OPEN-LOT INSURANCE PACKET

SAMPLE

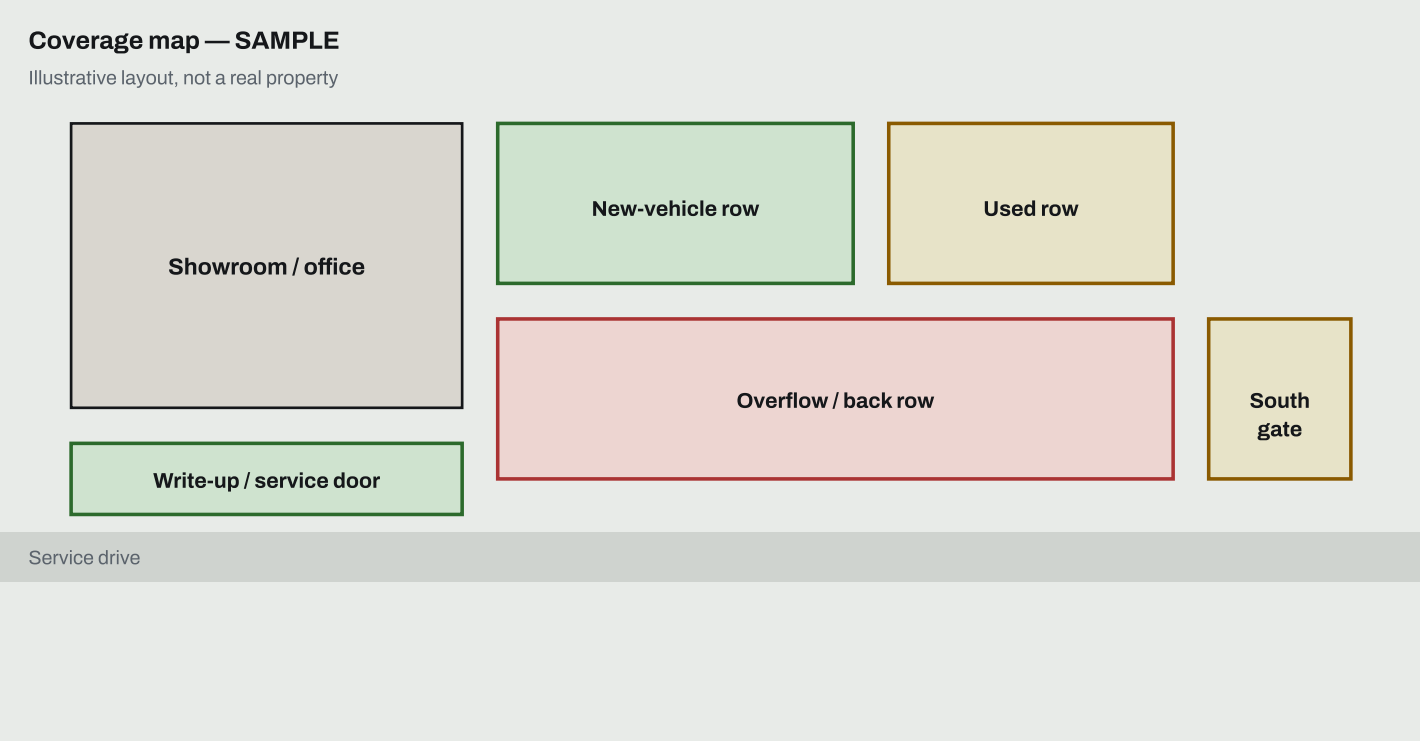
A packet you can take to renewal

Mobile Defense Solutions · November 2026 · Illustrative sample, not a real customer, property, or insurance outcome.

This sample shows the kind of material a general manager, dealer principal, or insurance broker can use when an open-lot policy is up for renewal. It describes how live monitoring works, how incidents are documented, and what equipment is typically in a package. **It does not promise a premium discount or a particular underwriting result.** It is meant to help the conversation at renewal.

Site shown: Sample Motor Group — Westside rooftop, Dallas, TX (illustrative location).

1. Coverage map



Zones and notes are illustrative. A real packet uses the site reviewed in the free lot security assessment.

SAMPLE

2. How monitoring works

Cameras on the property — building cameras, a trailer, a solar pole, or a mix — cover the rows, gates, and service areas named in the assessment. After close, remote operators watch those feeds live. When something is wrong, operators can talk down to the property. Incidents are documented with a clip and a written report that can be shared with insurance or the police.

The monitoring window, footage retention, and escalation path are set in the agreement. They are not standardized as a public claim in this sample.

3. Sample incident report

Fictional event for format only. Not a real incident, customer, or outcome.

FIELD	SAMPLE ENTRY
Report ID	SAMPLE-IR-0001
Site	Sample Motor Group — Westside rooftop
Date / time (illustrative)	November 3, 2026, 1:14 a.m. local
Zone	Overflow / back row
What was observed	A person walked the overflow row after close and approached several vehicles.
Operator action	Talk-down used; the person left the row. No police report in this sample narrative.
Attachments	Clip not included in this sample file
Prepared by	Mobile Defense Solutions (sample format)

4. Monthly activity summary

Illustrative counts for a single sample month. These are not measured results and not an average.

ITEM	SAMPLE MONTH
Nights monitored	30
Talk-downs	4
Incident reports issued	1
Police notifications	0
Camera-health flags	1 (restored the same night, in this sample)

SAMPLE

5. Equipment list

Generic list for this sample rooftop. Hardware brand names are omitted. A real packet lists what was actually installed or deployed on the property.

ITEM	SAMPLE SCOPE
Building cameras	Existing cameras on the showroom and service door, enrolled for live monitoring
Service-lane camera	One additional view of write-up and the service drive
Surveillance trailer	One solar-powered trailer on the overflow row (rental / deployment; not a sale)
Talk-down audio	On-site speaker used by the monitoring operators
Gate	After-hours contact and camera view at the south gate (illustrative)

How to use this at renewal

Share the completed packet — not this sample — with your insurance broker or carrier when the open-lot policy is under review. It is a description of coverage, process, and documentation. Mobile Defense Solutions does not promise that premiums will go down, or that a carrier will change terms.

The starting point is a free lot security assessment at https://lotdefense.com/book/.