

## Garage Auto Service Plus

### Garage Program Features

- A- XV Best Rated Carrier (Admitted)
- 12 % Commission
- Single or multi-location / multi-state capabilities
- Property enhancement coverage, including Equipment Breakdown
- Umbrella limits to suit most insureds
- Broadened Coverage Endorsement
- Blanket AI/WOS & PNC Wording Available
- Garage Extension Endorsement includes:
  - Title E&O
  - Insurance Agents E&O
  - Truth in Lending E&O
  - Odometer Alteration Liability
  - Defective Products Liability
  - Auto Dealers Legal Defense Coverage
  - Fellow Employee Coverage



### Preferred Exposures:

- Lube & oil service**
- General auto service & repair**
- New tire shops**
- Brake service & repair**
- Transmission service & repair**
- Paint & body shops**
- Full-service car wash & detailing**

### Submission Requirements

Acord Applications  
Current Loss Runs  
Garage Supplemental  
(Required)  
Two-week Lead Time

### Ineligible Exposures

- **NO Automobile or RV Dealerships**
- Outdated or unsafe equipment & tools
- Working out of a personal residence or garage
- Any frame cutting
- Towing outside scope of business
- Used tire sales
- Risks w/o NFPA approved spray booths incl. fire suppression system
- Poor service practices and housekeeping