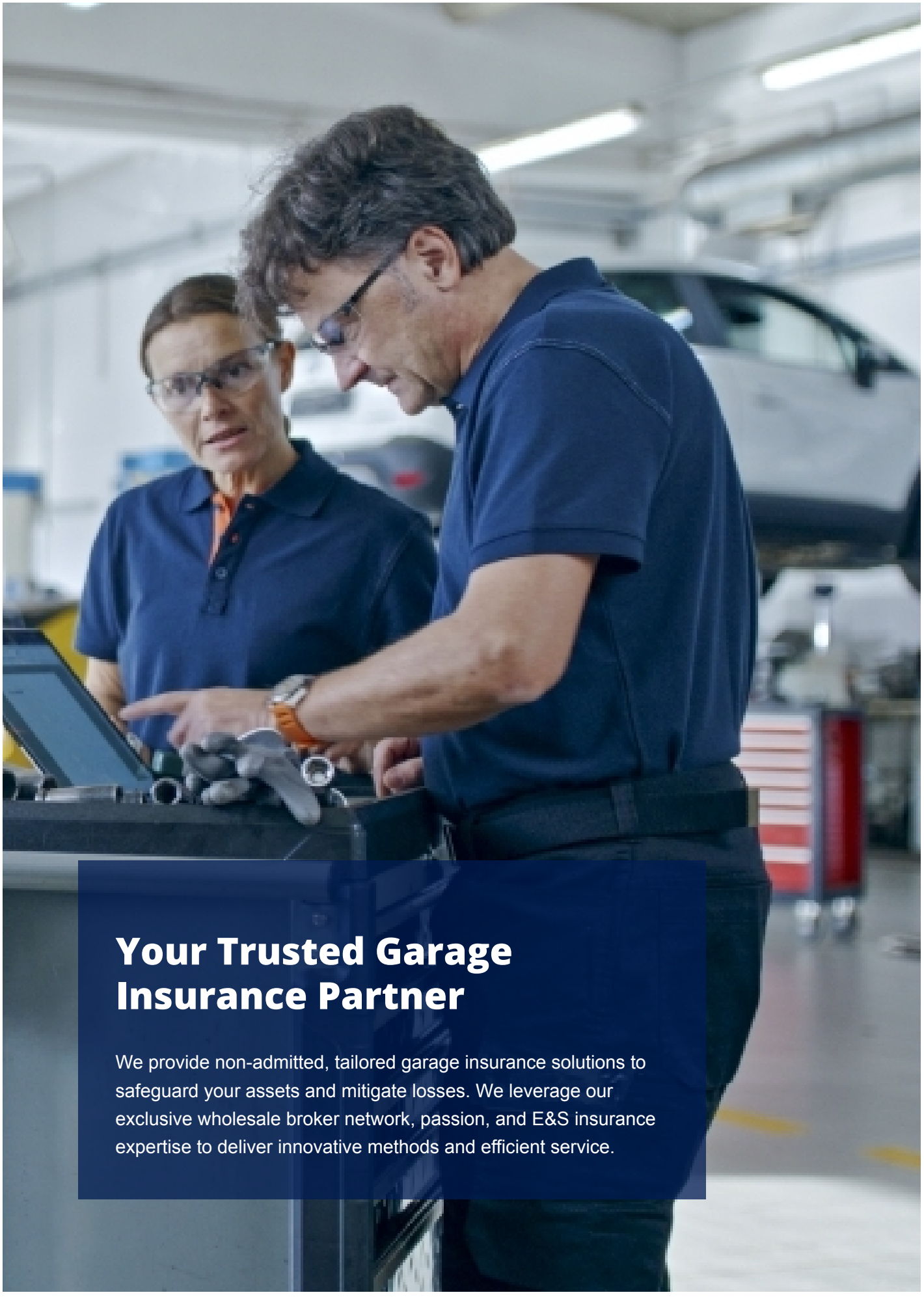


Your Trusted Garage Insurance Partner

We provide non-admitted, tailored garage insurance solutions to safeguard your assets and mitigate losses. We leverage our exclusive wholesale broker network, passion, and E&S insurance expertise to deliver innovative methods and efficient service.

Why Do You Need Garage E&S Insurance?

Garage E&S insurance is essential for auto-related businesses, offering coverage for theft, vandalism, and accidents within the garage environment. It safeguards against liabilities, protecting your assets and ensuring financial security in unforeseen circumstances.

Garage Liability Coverage Solutions



Our Garage form integrates Commercial Auto and General Liability coverages, catering to your distinct requirements. With expertise in this specialized product, we offer comprehensive E&S coverage options, prioritizing swift turnaround times and responsive support. This coverage includes:

- Liability limits up to $1,000,000 each accident with $3,000,000 aggregate
- $2,000,000 limit available for the TIV of Garagekeepers and/or Dealers Physical Damage
- Higher liability limits and additional TIV can be considered
- Broadened coverage endorsement included at no charge
- Endorsements available for additional interests, including:
    - Additional Insureds/blanket Additional Insureds
    - Primary & non-contributory wording
    - Waiver of subrogation

- Broad range of vehicle types considered
- Single vPak policy available when writing with general liability and/or professional liability



Target Accounts

Service and Repair Shops

- Service & repair:
  - Autos
  - Motorcycles
  - Commercial trucks
  - Emergency vehicles
  - Recreational vehicles
- Conversions — food trucks, mobility
- Auto restoration — classic cars
- Impound lots
- Salvage yards
- Valet parking
- Coverage available for Broad Form Products

Licensed Dealers

Also Considered

Preferred Characteristics

- Located in a favorable venue
- In business at least 3 years or new ventures with prior automotive industry experience
- Use a website to inform the public on the services and products they provide
- Valid license; MVR free of frequent and severe incidents
- A history free of frequency and severity of loss
- Operations within our target market & incidental operations less than 25%



Let's Get Started

Our team is standing by and ready to create the E&S insurance solution that meets your unique needs.

CONTACT US