

A man and a woman, both wearing safety glasses and blue polo shirts, are in a garage. The man is pointing at a tablet held by the woman. They are standing in front of a workbench with various tools and parts. In the background, a car is visible on a lift, and a red tool chest is on the floor.

## **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 & 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

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### 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](#)