

# Garage Owners & Shop Repair Insurance



Coverage customized for you based on your particular business needs

As a garage owner, securing a Garage Liability, Garagekeepers, and Property Insurance policy is essential in covering the unforeseen incidents that can occur on the job.

Call today to discuss your insurance needs

**(855) 773-1100**

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La Mesa, CA 92041

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# Insurance for Garage owners in California and Texas

## Policy Highlights

### Garage Liability

There's a lot of liability involved in running a repair shop. Garage liability insurance provides coverage for accidents due to your business operations.

### Optional Garage Liability Coverages

- Broad Form Products & Completed Operations
- Personal Injury Extension
- Drive Other Car Coverage
- Protection & Indemnity for Boat Repair
- Options Available for Shops with Incidental Auto Sales
- Employee Benefits

### Garagekeepers

This optional coverage provides physical damage coverage to vehicles that are in your care, custody or control, such as customers' vehicles that are in for repair.

### Optional Garagekeepers Coverages

- Unlimited Garagekeepers Coverage
- Marine Operators Coverage

### Property

Provides physical damage coverage for your building and business personal property, such as tools, equipment and computers.

### Garage Property Plus Coverage Package

- Business Income and Extra Expense at actual loss sustained
- Employee Tools
- Pollutant Cleanup & Removal

**ACORD CERTIFICATE OF LIABILITY INSURANCE**

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT APPLICABLY OR MISLEADFULLY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER, AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the provisions must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

**INSURED:** Expert Appliance Repair  
24 West St.  
Severely Hill, CA 90213

**AGENT:** AmTrust Surety National Insurance Company (NRI)

**CERTIFICATE NUMBER:** #830408834  
**REVISION NUMBER:** 10/10/13

TYPE OF COVERAGE	DESCRIPTION	POLICY NUMBER	ISSUE DATE	EXPIRES	LIMIT
GENERAL LIABILITY	COMPREHENSIVE GENERAL LIABILITY	#830408834	10/10/13	10/10/14	\$1,000,000
	PRODUCTS LIABILITY				\$1,000,000
	COMPLETED OPERATIONS				\$1,000,000
	PERSONAL AND ADJ. INJURY				\$1,000,000
	ADDITIONAL COVERAGES				\$1,000,000
	SALES TAX LIABILITY				\$1,000,000
	EMPLOYEE BENEFITS				\$1,000,000

**CERTIFICATE HOLDER:** Insured's Copy

**CANCELLATION:** SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

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## How You Are Billed

In most cases, you will receive a bill directly from your insurance carrier for the following insurance policies:

- General Liability
- Errors & Omissions
- Workers' Comp
- Umbrella
- Fidelity Bond

The carrier will typically send an invoice four to six weeks after your coverage starts.

## What is Garage Liability & Garagekeepers Insurance?

- You run a service station and a customer has to leave their vehicle in your bay overnight while waiting for parts. A fire ensues and destroys the station including your customers' car. This is not covered under General Liability – it would be covered under Garagekeepers.
- You run a mobile auto repair business that fixes windshields and the vehicle becomes damaged. In this case, you don't even "own" a garage, however, you would need a Garagekeepers policy the vehicle is in your care, custody, and control.

Garage Liability covers the liability for the premises and operations as well as products and completed operations involved with running a garage business. To further explain, completed operations coverage applies in the event of a claim that results from property damage to an auto as a result of work the insured performed on the auto.

The second piece to the Garage policy is the Garagekeepers form. The Garagekeepers policy covers the insured's liability for loss to a covered auto left in the insured's care while the insured is attending, servicing, repairing, parking or storing the auto in the garage operation. Some common Garagekeepers claim types are: Accident involving collision, fire, explosion, theft, or vandalism.

A common issue with this coverage is being "under-insured" in the event of a catastrophic situation. A few things to consider when determining the proper limit: How many vehicles could you be servicing or storing at one time? What are the maximum values of these vehicles?