



We can write those Heavy Vehicle and Equipment Garage Operations!!

From truck tractors to construction and farm equipment to commercial trailers, we have a leading insurance product for both sales and service risks. Big or small—we like them all.

WHAT WE OFFER:

- A. M. Best A Rated Carrier that specializes in Garage business
- Dedicated claims department
- Dealer or Service Liability limits of up to 1,000,000 occurrence/\$3,000,000 aggregate
- Garagekeepers (for customer's vehicles) up to \$750,000 per vehicle and up to \$15,000,000 per location
- Dealer's Open Lot (owned vehicles held for sale) up to \$750,000 per vehicle and up to \$15,000,000 per location
- Companion autos can be written in conjunction with the Garage Policy
- Property (building, contents, business interruption, signs) coverage in most states
- Tool and Equipment floater for mobile operations
- A variety of Optional Coverages such as:
 - o Additional Insured form with Primary and Non-Contributory wording for Service risks
 - o Waiver of Transfer of Rights of Recovery
 - o Plate coverage (other than Dealer plates)
 - o Error and Omissions for Dealers
 - o False Pretense
 - o Broadened Garage Coverage
 - o Fire Legal
 - o Identity Recovery Coverage
- We can cover exposures you may not expect, such as:
 - o Fabrication and Customization operations (May require a separate GL policy)
 - o Farm Implement Sales and Service
 - o Horse Trailer Sales and Service
 - o Welding
 - o Hitch Installation
 - o Machining work
 - o Uninstalled parts or supply sales

WHAT YOU NEED:

- Completed carrier Garage Application
- Completed carrier Heavy Vehicle and Equipment Questionnaire
- Three Years Loss History (New Ventures are acceptable with details of prior experience)