

The Premier Garage Program is designed for auto dealers, auto repair shops, service stations with auto repair, *mobile home and vacation trailer dealers, and implement dealers, with limited inventory and sales. This program can cover your property, inventory, customer vehicles, garage liability, and general liability exposures. This program is right for your garage or dealer operation if:

- It has no more than \$1,000,000 in ratable payroll
- It has a Dealer's Blanket average inventory of \$2,000,000 or less for reporting form policies, or Dealer's Blanket maximum inventory of \$2,000,000 or less for non-reporting form policies.

Property Coverage

All Buildings and Business Personal Property at all locations may be covered. Buildings may include permanently installed fixtures, machinery, equipment, tanks and pumps, outdoor fixtures and materials to be used in making alterations or repairs to covered buildings or structures.

Business Personal Property may include furniture and fixtures, underground fuel if a service station, machinery and equipment, stock, labor, materials, or services furnished by you on personal property of others, and your interest as a tenant in improvements and betterments.

Optional Premier Garage Property Coverage Package

- Accounts Receivable - \$30,000
- Arson Reward - \$5,000
- Business Income & Extra Expense - actual loss sustained within 12 months
- Business Personal Property at Fairs & Exhibitions - \$5,000
- Business Personal Property - Expanded Coverage
- Debris Removal Increased - \$25,000
- Electronic Data Processing Equipment - \$25,000
- Employee Dishonesty Coverage - \$10,000
- Employee Tools - \$5,000
- Fire Department Service Charge - \$2,500
- Fire Extinguisher Recharge - \$2,500
- Forgery & Alteration Coverage - \$10,000
- Glass Breakage interior & exterior
- Inventory - Increase to 25% for seasonal variations
- Mechanical Breakdown - \$5,000
- Money & Securities - \$10,000
- Money Orders & Counterfeit Paper Currency - \$5,000
- Newly Acquired Business Personal Property - \$500,000 & up to 90 days
- Newly Acquired or Constructed Property - \$500,000 & up to 90 days
- Off-Premises Utility Service Failure - \$5,000
- Ordinance or Law Coverage - \$25,000
- Outdoor Property Increase - \$5,000
- Personal Effects & Property of Others Increase - \$15,000
- Pollutant Clean-up & Removal Increase - \$25,000
- Property in Transit Increase - \$25,000
- Property Off Premises Increase - \$25,000
- Refrigerated Products - \$5,000
- Rekeying of Locks - \$1,000
- Salesperson's Samples - \$10,000
- Signs, attached and detached - \$5,000
- Valuable Papers - \$30,000
- Water Back-Up from Sewers or Drains - \$10,000

* not available in all states

Garage Liability

Legal liability arising out of bodily injury and property damage as a result of your premises, operations, work performed or your products.

- Division I - Coverage for Owned, Non-Owned, or Hired Automobiles
- Division II - Coverage for Non-Owned Automobiles (owned automobiles must be separately insured)

Included Garage Liability Coverage

- Automobiles furnished to owners, partners, officers, and employees are covered - Division I only
- Automobiles furnished to non-employees must be separately listed
- Extension of coverage for garage customers
- Amendment of Leased Auto Exclusion (Customer Rental)
- Drive Other Car Coverage - Division I only (if first named insured is an individual)
- Premier Garage Extended Garage Liability (Commercial General Liability)
 - Reinstatement of Products-Completed Operations Aggregate Limit
 - Extended Coverage for Watercraft up to 50 feet in length
 - Cost of Bail Bonds up to \$500 and Loss of Earnings up to \$150 per day
 - Broadened Personal Injury Coverage to include non-employment related discrimination and humiliation
 - Increased Medical Payments Coverage to \$10,000
 - Increased Fire Legal Liability Coverage to \$100,000
 - Nonownership / Hired Automobile Coverage

Optional Garage Liability Coverage

- Uninsured Motorist Coverage - Division I only
 - Blanket or Named Person
- Broad Form Drive Other Car Coverage
- Additional Interest - Extends coverage to owner of building, land, or automobile lessor
- Vehicular Damage to Leased Property

Optional Garage Liability Coverage Packages

- Premier Dealer Plus (Division I only)
 - Insurance Agent's Errors and Omissions Liability - \$300,000 per occurrence
 - Security Interest Errors and Omissions Liability - \$300,000 per occurrence
 - Truth in Lending Errors and Omissions Liability - \$300,000 per occurrence
 - Odometer and Prior Damage Disclosure Statutes Errors and Omissions Liability - \$300,000 per occurrence
- Premier Garage Liability Package
 - Broad Form Products
 - Broad Form Completed Operations

Garagekeepers Coverage

- Coverage for damage to automobiles which are the property of others and in the custody of the insured for storage, repair, or safekeeping. This coverage also features 100% reimbursement of retail cost for parts and labor when the insured repairs covered autos under our policy. This coverage is not subject to coinsurance. A separate coverage amount may be selected for each location you operate.
- Comprehensive (theft and vandalism/malicious mischief are subject to a minimum deductible of \$50)
 - Collision or Upset (subject to a minimum deductible of \$50)

Garagekeepers Coverage Options

- Legal Liability - Pays for loss or damage resulting from a covered collision or comprehensive loss for which the named insured is legally obligated to pay.
- Direct Primary Coverage - Pays for loss or damage resulting from an insured peril without regard to the named insured's legal liability or any other coverage the customer may have on the vehicle.

Dealer's Blanket

Coverage for new or used land vehicles of any type, utility or camping trailers, farm machinery or implements held for sale. Insures against loss resulting from damage to any automobile that is held for sale, held pending delivery after sale, or used in the business of a dealer.

- Reporting form - report accurate inventories monthly for an unlimited coverage limit.
- Non-Reporting - select a maximum coverage limit with no monthly inventory reporting.
- Comprehensive Coverage
 - Collision Coverage
 - "Drive Away" Collision

Optional Premier Garage Dealer Blanket Coverage Package

- This optional coverage package includes:
- Auto Dealer Repair Reimbursement
 - Diminished Value Coverage
 - False Pretense Coverage
 - Drive Other Cars Coverage (extends Comprehensive and Collision coverage only)
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