



INNOVATIVE INSURANCE SOLUTIONS, INC.

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GARAGE OVERVIEW

Garage Liability limits up to*:	\$	1,000,000	Each Accident
	\$	1,000,000	Other Than Auto – Each Accident
* Higher limits may be available	\$	3,000,000	Other Than Auto – Aggregate

Garagekeepers Coverage is also available on a Legal Liability, Direct Primary and Direct Excess basis. Limits are available up to \$1,000,000 Per Lot and \$150,000 Per Vehicle. Maximum Dealer's Open Lot limits vary by state and range from \$500,000 to \$1,000,000. The Per Vehicle limit available is \$150,000.

Additional coverages offered include:

- Uninsured and Underinsured Motorists Coverage
- Medical Payments: "Auto" and "Garage Locations & Operations"
- Fire Legal Liability
- False Pretense
- Additional Insured
- Dealers Errors and Omissions: "Truth in Lending", "Federal Odometer", "Title" and "Insurance Agents"
- Personal Injury Protection
- Broad Form Products
- Personal Injury Liability
- Broadened Coverage – Garages
- Waiver of Subrogation

Successful Classes of Business include:

- Auto Dealers and Repair
- Recreational Vehicle Dealers and Repair
- Tire Dealers
- Valet Parking
- Full Service Gasoline Stations (including Convenience Stores)
- Motorcycle Dealers and Repair
- Heavy Truck Dealers and Repair
- Car Washes
- Body Shops
- Parking Lots and Garages

Prohibited Classes:

- Airplane Repair/Maintenance or any Airport Premises Exposure
- Auto Pawning
- Bus Dealers or Repair
- Fuel Conversion Shops
- Handicapped modification, Dealers or Repair
- Hazmat Haulers
- Kit Cars or Other Auto Manufacturing
- Mobile Home Dealers, Repair or Toters
- Rental or Lease Operations
- Repossessors – For Hire
- Tanker Dealers or Repair
- Wrecker Service – For Hire or Garage Operations

Requirements:

- Garage Application (CAG 7000 0909)
- Supplemental Applications - if applicable
 - Scheduled Vehicle Supplemental (CAG 7001 0909)
 - Heavy Truck / Trailer Supplemental (CAG 7002 0909)
 - Motorcycle Supplemental (CAG 7003 0909)
 - Valet Parking Supplement (CAG 7004 0909)
- 3 years prior carrier information
- Hard-copy loss runs for accounts generating over \$10,000 in premium.
- MVR's – applies to classes where test driving or pickup & delivery exposure exists.
- UM, UIM or PIP rejection / selection forms (when applicable)
- Inspection (within 30 days of binding)

Scheduled Auto Liability and Physical Damage is available for Tow Trucks and other Service Vehicles in Alabama, California, Missouri, South Dakota, Texas, Washington and Wyoming.