



We'll Take Care of Your Emergency Vehicle Sales and Service Risks

Garage

If you have an emergency vehicle exposure for sales or service/repair, we have the remedy.

We can help you cover risks that handle ambulances, fire trucks, police or other emergency vehicles. Large or small, we take care of it all.

WHAT WE OFFER

- Carrier with proven underwriting expertise in garage insurance products
- Dedicated claims department
- Garage liability limits of up to \$1 million per occurrence/\$3 million aggregate
- Garagekeepers (for customer vehicles) and dealers physical damage (owned vehicles held for sale)
 - Up to \$1 million per vehicle and up to \$15 million total per location
- Property coverages (building, contents, business interruption, signs, tool floater for mobile tools) available in most states
- A variety of optional coverages, such as:
 - Errors and omissions for dealers
 - False pretense
 - Broadened garage coverage (includes personal and advertising injury and \$100,000 fire legal coverage)
 - Fire legal
 - Identity recovery coverage/cyber coverage

CLASS NUANCES

- Emergency vehicle service risks involved in repair operations other than lights, sirens and radios must be referred with details of operations and preferably prior loss history

WHAT YOU NEED

- Completed carrier garage application
- Completed carrier emergency vehicle and equipment supplemental
- Three-year hard-copy loss runs (new ventures are acceptable with details of prior experience)
- All risks quoted are subject to:
 - MVRs for all employees
 - Risk inspections for each location listed

If you need additional information, please contact your [garage underwriter](#).