



RV Sales and Service Risks

Garage

From motor homes to camper trailers, we have a leading insurance product for both sales and service risks.

WHAT WE OFFER

- Carrier with proven underwriting expertise in garage insurance products
- Dedicated garage claims department
- Dealer/service liability limit of \$1 million/occurrence and \$3 million aggregate
- Garagekeepers (for customer vehicles) up to \$1 million per vehicle and up to \$15 million per location
- Dealer's open lot (owned vehicles held for sale) up to \$1 million per vehicle and up to \$15 million per location
- Property coverages (building, contents, business interruption, signs, tool floater for mobile tools) available in most states
- Optional coverages including:
 - Related operations for items sold on the policyholder's garage premises
 - Automobile parts or supplies for items sold over the counter without installation
 - Store – NOC for camping, kitchen utensils, clothing or other supplies
 - Concessionaires – NOC for food and drink snack bars

- Grocery stores – NOC for mini-mart facility
- Camper body/camper trailer manufacturing – for customizing the interior of an RV or camper per customer specification
- Errors and omissions for dealers
- False pretense
- Broadened coverage (includes personal injury and advertising injury)
- Fire legal liability
- Cyber suite coverage for:
 - Data compromise
 - Cyber liability
 - Identity theft recovery

WHAT YOU NEED

- Completed carrier garage application
- Completed carrier recreational vehicle supplemental
- Three years' loss history (new ventures acceptable with details of prior experience)
- Acceptable MVRs for all dealer risks
- 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](#).