

GARAGE LIABILITY PROGRAM OVERVIEW

Policy Highlights:

- Replacement Cost on Buildings including Increased Cost of Construction, Debris Removal, and Demolition Cost
- Roof Collapse due to weight of ice and snow covered
- Foundations, Excavations, Fillings, Back Fillings, and Architect Fees included in Building Limit
- Coverage for Signs, Plate Glass, Fences, and Light Posts available
- Pollution Cleanup and Removal up to \$100,000
- Property In Transit and at Unnamed Location up to \$100,000
- Unscheduled Structures and Business Personal Property up to \$20,000
- Extended Theft on Parts and Labor included
- Lock and Key Replacement up to \$5,000
- Fire Department Service Charge up to \$25,000
- Fire Extinguisher Recharge up to \$2,500
- Arson Reward up to \$10,000
- Employee Tools \$250,000 per location
- Contents without Co-Insurance included
- Computer and Electronic Data Processing Equipment for Mechanical Breakdown up to \$250,000
- Automatic coverage for newly acquired locations for up to 90 days, including buildings, contents, and employee tools
- Employee Dishonesty Coverage includes contents, stock, auto inventory, and customer autos
- Broad Form Products coverage included
- Business income coverage for loss to dependent properties is included
- Employee Benefits Liability available
- First- and third-party coverage for Employers Practice Liability Insurance available
- Extended Theft on auto inventory available
- On-Hook options available







An Authorized Independent Agency Representative of Pearl Insurance

For More Information please contact Eric Kantor | (253)686-6140 | Eric@benefitsolutionsnw.com



Available in all states except:

AK, FL, HI, LA, MA and VA

Targeted Risk Classes:

- General Repair & Service, Collision & Body Shops, Oil & Lube, Brake, Transmission, Paint, Tire Retail & Service Shops, Service Stations with dealer exposure (combo shops), and other miscellaneous repair and aftermarket risks.
- Limited Appetite for Heavy Truck Repair and Used/Independent Auto Dealer risks.