

COMMERCIAL AUTO LIABILITY & PHYSICAL DAMAGE PROGRAM



VEHICLE TYPES

- Physical Damage Only:
 - Taxis & Black Cars
 - Church Vans
 - Airport Shuttle
 - Medical Vans
- Commercial Trucks - Contractors, Truckers, Wholesale Distributors, Garbage Haulers
- Tow Trucks with 5 years prior coverage
- Charter Buses - Physical Damage only except 10 or more units

FEATURES

- High Limits Available
- Physical Damage
- Hired and Non-Owned
- Medical Payments
- Motor Truck Cargo
- From Light Weight Units up to Tractor Trailers
- From One Unit up to Large Fleets
- Excess Liability Available on Most Classes





GARAGE



COVERAGE HIGHLIGHTS AND AVAILABILITY

LIABILITY

- Garage Operations (Dealer or Service)
- Garage Liability up to \$1Million/\$1Million /\$3Million
- Medical Payments for Premises, Auto or Combined

GARAGEKEEPERS COVERAGE

- Direct Primary Liability
- Direct Excess Liability
- Deductibles Start at \$500/\$2,500
- Legal Liability

DEALERS PHYSICAL DAMAGE

- Specified Perils, Comprehensive, Collision Coverages Available

OPTIONAL COVERAGES AVAILABLE

- Broadened Coverages
- Dealer Plates
- Fire Legal Liability
- Furnished Auto Exposure
- In-Tow
- Owners of Garage Locations
- Personal Injury Liability
- Transporter Plates

SAMPLE CLASSES OF BUSINESS

- ATV, Dirt Bike, Jet Ski and Snowmobile Sales & Repair
- Antique / Classic Auto Sales & Repair
- Auto Alarm / Stereo Installation
- Auto Dealers - New & Used Autos
- Auto Maintenance, Repair & Service
- Bed Liner Installation
- Boat Dealers & Repair
- Body & Paint Shop
- Car Wash – Full Service
- Contractors / Construction Equipment Sales & Repair
- Dealers – Used Autos
- Detailing
- Emergency Vehicle Sales & Repair
- Farm Tractor / Implement Sales & Repair
- Frame Straightening
- Golf Cart Dealers & Repair
- Heavy Truck Dealers & Repair
- Mobile Service & Repair
- Motorcycle Repair
- Oil / Lube Shop
- Recreational Vehicle Sales & Repair
- Roadside Assistance
- Salvage Yard / Auto Dismantling
- Tire Sales & Repair – New & Used
- Upholstery
- Valet Parking

