



# Clear the Air – Alternative Fuel Vehicles Are on the Move

## Garage

The U.S. is becoming a greener environment with more people discovering the benefits of alternative fuel-powered vehicles. This creates a new and sometimes-hard-to-place garage class that general insurance carriers tend to avoid. We have a market for your liquid propane gas (LPG/Autogas) and compressed natural gas (CNG) fuel-conversion operations.

### WHAT WE OFFER

- Carrier with proven underwriting expertise in garage insurance products
- Dedicated claims department
- Service liability limits of up to \$1 million per occurrence / \$3 million aggregate
- Garagekeepers (for customer vehicles) 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
- A variety of optional coverages, such as:
  - Related operations for items sold on the insured's garage premises, such as fuel-conversion kits sold over the counter without installation
  - Broadened garage coverage
  - Fire legal
- Identity recovery coverage

### CLASS NUANCES

- LPG and CNG sales exposures must be adequately positioned away from buildings and autos with appropriate collision barriers
- Applicants that manufacture conversion kits must have a separate GL policy in place for the manufacturing operations and products exposure

### WHAT YOU NEED

- Completed carrier garage application
- Completed fuel-conversion supplemental
- Three years' loss history (new ventures are acceptable with details of fuel-conversion certification)
- 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](#).