



# Garage Risk Appetite

## Garage

Colony Specialty Garage offers garage coverage for both dealer and service/repair risks on a wide variety of classes. Our staff has over 100 years of combined experience underwriting garage risks, and we are a leading provider of insurance solutions for the specific needs of the garage industry.

### DEALERS

- Antique/classic auto dealers
- ATV sales
- Auctions
- Auto brokers
- Auto pawn
- Boat dealers
- Car dealers (non-franchised)
- Commercial trailer dealers
- Construction equipment sales
- Dealers with salvage operations
- Dirt bike sales
- Dune buggy/sand rail sales
- Electric car sales
- Emergency vehicle sales
- Farm equipment sales
- Go-kart sales
- Golf cart sales
- Horse trailer sales
- Low-speed vehicle sales
- Mobility equipment sales
- Moped/scooter sales
- Motorcycle dealers
- RV/motor home/camper dealers
- Semi-trailer sales
- Snowmobile sales
- Travel trailer sales
- Truck/tractor dealers
- Vacuum truck sales
- Wholesalers

### SERVICE/REPAIR

- Accessories installation
- Alarm installation
- Antique/classic auto restoration
- ATV service and repair

- Auto upholstery shops
- Battery installation
- Bedliner installation
- Boat service and repair
- Body and paint shops
- Brake shops
- Car service and repair
- Car wash – full service
- Construction equipment service and repair
- Detailing
- Dirt bike service and repair
- Dune buggy/sand rail service and repair
- Electric car service and repair
- Emergency vehicle service and repair
- Engine shut-off devices (non-alcohol related)
- Farm equipment service and repair
- Fuel conversion
- Gas station with full service or repair
- Glass shops
- Go-kart service and repair
- Golf cart service and repair
- Horse trailer service and repair
- Inspection stations
- Lights
- Low-speed vehicle service and repair
- Mobile mechanics
- Mobility equipment installation
- Mobility equipment service and repair
- Moped/scooter service and repair



## Garage

### SERVICE/REPAIR *CONTINUED*

- Motorcycle service and repair
- Muffler shops
- Oil and lube shops
- Roadside assistance
- RV/motor home/camper service and repair
- Salvage yards
- Semi-trailer service and repair
- Snowmobile service and repair
- Stereo installation
- Transmission shops
- Travel trailer service and repair
- Truck/tractor service and repair
- Vacuum truck service and repair
- Van conversion
- Vehicle safety and smog
- Vehicle wraps
- Window tinting shops

### ADDITIONAL CLASSES

- Parking lots
- Repo and towing storage lots
- Storage facilities
- Valets

### WHAT WE OFFER

- Garage liability, garagekeepers, and dealers physical damage on the traditional Garage Coverage form
- Property coverages (building, business income, contents, signs, tools) available in most states
- Property enhancement endorsements
- Up to \$1 million per vehicle
- Optional coverages available include:
  - Broadened coverage
  - Cyber suite coverage
  - Driver other car
  - Errors and omissions for dealers
  - False pretense
  - Fire legal liability
  - On-hook for towed vehicles
  - Registration plate coverage
  - Related operations for certain liability classes
  - Scheduled vehicle used in garage business

### CONTACT

We value your partnership and hope these classes of business will enable you to write more business with us. Please reach out to our [Garage team](#) with questions.

Refer to the specific class guidelines for complete details on underwriting appetite and requirements.