



# Heavy Truck and Equipment Sales and Service

## Garage

From truck tractors to construction and farm equipment to commercial 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 or service liability limits of up to \$1 million occurrence/\$3 million aggregate
- Garagekeepers (for customer vehicles) and 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
- A variety of optional coverages such as:
  - Additional insured form with primary and non-contributory wording for service risks
  - Waiver of transfer of rights of recovery
  - Plate coverage (other than dealer plates)
  - Error and omissions for dealers
  - False pretense
  - Broadened garage coverage (includes personal and advertising injury)
  - Fire legal
  - Cyber liability
- We can cover exposures you may not expect, such as:
  - Fabrication and customization operations
  - Farm implement sales and service
  - Horse trailer sales and service
  - Welding
  - Hitch installation
  - Machining work
  - Uninstalled parts or supply sales

### WHAT YOU NEED

- Completed carrier garage application
- Completed carrier heavy vehicle and equipment supplemental
- Three years' loss history (new ventures are acceptable with details of prior experience)
- 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](#).