Aspera INSURANCE SERVICES

NON-DEALERS GARAGE LIABILITY

Aspera accesses primary and excess Non-Dealer's Garage Liability with Garagekeepers coverage. Our Non-Dealer's Garage Liability targets businesses that service automobiles and vehicles left in their custody.

We can offer creative and practical solutions for many of your hard-to-insure Garage Liability accounts.

TARGET CLASSES

- Alarm installation & repairs
- ATV & motorcycle repair
- Automotive glass replacement & glass tinting
- Automotive oil changes & lubrication
- Automotive welding
- Body & paint shops
- Construction & farm equipment service
- Emergency auto service/repair
- Full-service car wash & car detailing
- Gas station with repair operations
- General automotive repair & service
- Heavy truck service
- Mobile auto detailing
- Mobile mechanic & roadside assistance
- Valet parking

POLICY STRUCTURE

- Full Garage Liability for non-dealer service & repair operations with Garagekeepers coverages
- Up to $5M in excess coverage available (supported & unsupported)
- Occurrence basis of coverage
- Employee Benefits Liability
- Stop Gap Liability
- Minimum premiums starting at $1,500
- Deductibles starting at $500 for "Covered Autos," "Other Than Covered Autos," & Garagekeepers

SUBMISSION REQUIREMENTS

- Commercial Insurance application & Garage Liability application with a complete description of operations (signed and dated by the insured when bound)
- Supplemental application, where appropriate (signed & dated by the insured when bound)
- Five-year currently-valued company loss runs with a description provided for losses over $25,000
- Website information

AVAILABILITY

Visit our Open & Closed Marketing Guide for information on Aspera's operational territory.

SUBMISSION ADDRESS

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