



Garage Policy

The Central Insurance Companies are comprised of Central Mutual Insurance Company, All America Insurance Company, and CMI Lloyds (Texas).

The Garage Policy coverages described here are in the most general terms, and are subject to the actual policy conditions and exclusions. For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.

Central's Garage Policy is specially designed to provide the key coverages essential to any auto, motorcycle, truck, or trailer dealership.

Property Protection

The property coverage portion of the policy deals with covered losses to buildings, furniture, fixtures, and equipment.

Additional Property Protection Available

The Garage Policy offers a broad range of optional property related coverage for an additional premium, including:

- Loss of Business Income and Extra Expense
- Data Compromise / Identity Recovery Coverage
- Earthquake and Flood
- Equipment Breakdown

Liability Protection

Garage Liability coverage protects against legal liability resulting from covered claims of others for bodily injury and damage to their property that result from the operation of your business or insured vehicles. This includes liability arising from your premises and operations, products, completed operations, and use of service autos, demos, furnished autos, and customers' autos.

It also provides coverage for your legal expenses in the event of a costly lawsuit arising from such claims.

Liability limits are available from \$300,000 to \$1,000,000 (per occurrence). Higher limits are available under our Commercial Excess policy.

Garagekeepers Protection

The Garage Policy provides coverage for damage to customers' autos while in your care, custody or control. Coverage may be provided on a legal liability basis, or broadened to include damage for which you are not legally responsible such as hail and windstorm damage.



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Physical Damage Protection

Damage to your autos is provided in the Garage Policy. This includes collision damage and a broad range of other causes of loss. Coverage applies to autos held for sale, furnished autos, and service autos.

Additional Protection Available

The Garage Plus Endorsement provides valuable garage dealer coverages in a single, cost-effective package. Coverages include:

- Errors & Omissions
 - Truth in Lending
 - Title Errors
 - Federal Odometer Statute
 - Insurance Agents
 - Prior Damage Disclosure
- Additional Insured Automatic Status
- Broad Form Products
- Employee Benefits Liability
- Host Liquor Liability
- Non-Owned Watercraft or Aircraft
- Personal and Advertising Injury Liability
- Vehicle Damage to Leased Property
- Waiver of Subrogation
- Dealer's Drive-Away Collision
- False Pretense
- Increased Physical Damage limits at other than scheduled locations



Questions?

Your agent is backed by a company with a reputation for prompt, friendly service. Please contact your agent with any questions regarding this coverage.

A (excellent) rating by A.M. Best Company

www.central-insurance.com

Additional Services

Every Central policy is backed by our Loss Control and Claims Services. Central's loss control consultants are available to help you protect your business and profits through safety and accident prevention activities designed to reduce and control hazards to people and property. However, if you should ever experience a claim, Central's Claims representatives will provide prompt, fair claims handling consistent with the size and complexity of the loss.

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