

Auto Service Plus Coverage



AmTrust North America offers coverage tailored to the needs of the automobile services sector. The Auto Service Plus product provides specialized coverage for real and personal property, business income, employees' tools, garage liability, garagekeepers' physical damage and the insureds' own autos.

Whether a single location or many, AmTrust also offers enhanced property coverage, including equipment breakdown and umbrella limits to suit insureds' needs.

Product Flexibility

- GL and Property Package capabilities for operations incidental to garage operations
- Single or multi-location / multi-state capabilities
- Property enhancement coverage, including Equipment Breakdown
- Umbrella limits to suit most insureds' needs
- Garage Extension Endorsement, including:
 - Title E&O
 - Insurance Agents E&O
 - Truth in Lending E&O
 - Odometer Alteration Liability
 - Defective Products Liability
 - Auto Dealers Legal Defense Coverage
 - Fellow Employee Coverage

Preferred Exposures

Auto Service Plus covers a wide range of automobile sales and service operations, including but not limited to the following classes:

- Lube and oil service
- General auto service and repair

- Tire shops
- Brake service and repair
- Transmission service and repair
- Paint and body shops
- Car wash and detailing – including mobile operations
- Franchise and independent auto dealers
- RV dealers

Note: Franchise and independent auto dealer and RV dealer classes require separate contract; contact your regional sales manager.

Coverage Options

- **Garagekeepers Legal Liability**
Coverage for damages to a customer's auto in which an insured is legally liable
- **Garagekeepers Direct Primary**
Coverage for damages to a customer's auto regardless of whether an insured is legally liable
- **Garagekeepers Direct Excess**
Coverage for damages to a customer's auto regardless of whether an insured is legally liable; however, only over any other collectible insurance

Submission Requirements

- AmTrust garage application
- AmTrust supplemental applications for specified classes

Ineligible Exposures

- Poor service practices
- Poor housekeeping
- Outdated or unsafe equipment & tools
- Working out of a personal residence or garage

Underwriting Guidelines

All sales and service operations must demonstrate that they have:

- Adequate business experience and management skills evidenced by the following:
 - Sound financials
 - Excellent hiring practices
 - Excellent housekeeping and loss prevention
- Modern equipment including (if applicable) UL-listed paint booths, storage cabinets and ventilation systems
- Access to current technical service bulletins

It is preferred that there be at least one ASE or equivalent certified mechanic employed.



AmTrust North America
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