



# Select Accounts Eligibility Guidelines

## Garage

Edition: June 2024

Please consult  
with your  
Underwriter or  
Sales Executive for  
details and to  
discuss risks which  
may not meet the  
following  
guidelines.

### Garage:

Target businesses provide a wide range of mechanical and electrical repair and maintenance services for private passenger cars, trucks, and vans. These businesses include body shops, detailing, general auto repair, glass installation, oil and lube service, tune-ups, and emissions testing.

**Garage** risks will typically have a maximum account size of:

- Total property insured value: \$10M per account/\$5M per location.
- Revenue: \$15M annually
- Work Comp: \$75,000 in premium
- Auto: maximum 25 power units

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## Target Business for Garage

- Auto Body Shop
- Auto General Repair with Gas Sales
- Auto General Repair without Gas Sales
- Auto Detailer

## Underwriting Guidelines for Garage\*

	BOP	Monoline Property	Monoline GL	WC	Auto
Three years in business preferred. However, new ventures will be entertained	✓	✓	✓	✓	✓
Building utilities and roof updated/replaced within 30 years when building coverage provided	✓	✓			
Insured must have a physical business location where work is completed to be considered. No 100% mobile operations.	✓	✓	✓		



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Spray booth guidelines:	BOP	Monoline Property	Monoline GL	WC	Auto
NFPA 33 standards must be met, including:					
<ul style="list-style-type: none"> <li>• Spray booths protected with automatic sprinklers</li> <li>• Dip tanks include automatic closing covers or fixed fire protection</li> <li>• Explosion proof electrical wiring</li> <li>• Mechanical ventilation to remove vapors, mists or powders to a safe location</li> </ul>	✓	✓	✓	✓	
Flammable liquids must be stored in approved storage cabinets or safety cans	✓	✓			

#### A few Reminders:

- **Ineligible exposures** can be found in [Common Exposures not Eligible for this Industry](#) and the [Class Table](#) for exposures more specific to a given class
- Loss activity or prior termination of coverage may require underwriting review and action.
- Where applicable to BOP, these guidelines apply to business written on our BOP 2.0 product.

Ineligible exposures for this industry: **	BOP	Monoline GL	Monoline Property	Auto	WC
24-hour Towing or Towing for other Businesses	X	X	X	X	X
Roadside assistance services	X	X	X	X	X
Sale, repair or bulk storage of used tires/retreads, or bulk storage of new tires	X	X	X		X
More than 25% of total Revenue from sale of new Tires	X	X	X		X
Home based business or located in building with habitational occupancies	X	X	X	X	X
Custom Fabrication of Vehicles or Vehicle parts	X	X			
Work on vehicles over 20,000 lbs GVW, Vehicles use for emergency response, RVs, Motorcycles, off-road, racing or boats	X	X	X		X
Auto Restoration, Dismantling and Rebuilding	X	X	X		
Gas Station with no Repair Operations	X	X	X	X	X
Rent, lease or loan vehicles to others	X	X		X	X
Self-service bays available to customers	X	X	X	X	X
Own or Sponsor racing vehicles	X	X	X	X	X
Sale of more than 15 used vehicles annually	X	X	X	X	



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Ineligible exposures for this industry: **	BOP	Monoline GL	Monoline Property	Auto	WC
Employees on premise past Midnight	X	X	X	X	X
Propane tank filling	X	X	X		X

\* Additional underwriting guidelines may apply. Some states may have restricted appetite. Countrywide trends have been captured in the guidelines below, but may not encompass all scenarios

\*\* While outside of Select's underwriting appetite, coverage may be considered by [Northfield](#)

## Coverage Highlights for Garage

### Specialized Coverage Offerings:

- **Garagekeepers Legal Liability\***: covers physical damage to a customer's vehicle left in the policyholder's care on a direct primary or legal liability basis.
  - **Direct Primary**: coverage basis applies coverage without regard to insured's legal liability
  - **Legal Liability**: coverage basis only applies if the insured is legally liable for the loss. Coverage applies on a location level basis.
- **Broad form products**: This optional endorsement provides coverage for defective products manufactured, sold, handled, distributed or disposed of by the insured, including containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.
- **Registration plates not issued to a specific auto (i.e. dealer plates, repairer plates, transporter plates etc.)**: Plates can be used for multiple vehicles that are not already specifically registered with the State DMV, such as the case with an auto dealer's inventory of cars held for sale. The purpose for the plate is to be able to be attached to any vehicle (owned or non-owned) on a temporary basis when needed.

### Coverage considerations\*:

- BOP coverage as well as monoline property and general liability coverage is available.
- Property coverage limits are expected to be insured at 100% unless a coinsurance percentage is selected.
- Property coverage is subject to regional catastrophe underwriting strategy for the perils of wind, hail, wildfire and earthquake
- Both Auto and WC are available as companion policies or on a monoline basis subject to applicable guidelines.
- Umbrella coverage is available when written over a Travelers general liability policy.



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## Classifications

**Eligible operations are businesses specifically listed in the classification section.** If multiple business operations are conducted at the same location, each is to be separately classified and rated.

**Note:** Due to the more homogeneous exposures within this industry, all primary ineligible exposures are captured in the [Ineligible Exposures for this Industry table](#).

Class Description
<b>Automobile Body Shop</b> <i>Repair, primarily, of vehicle exteriors and frames. Services often include body work, painting, rustproofing, and undercoating.</i> <ul style="list-style-type: none"><li>• Limited towing is acceptable</li><li>• New tire sales and installation is eligible up to 25% of sales</li><li>• Incidental Car Wash operations are acceptable, but separately rated. <a href="#">Add Car Wash class</a></li></ul>
<b>Automobile Detailing</b> <i>Cleaning, polishing, waxing and buffing of automobiles.</i>
<b>Automobile Emissions Testing</b> <i>Testing and certifying the exhaust of automobiles to ensure the vehicles meet required state standards. Operations may include emissions remediation.</i>
<b>Automobile General Repair - With Gasoline Sales</b> <i>Mechanical repair and preventive maintenance of private passenger vehicles and light trucks, including but not limited to; brakes, electrical systems, exhaust systems, and transmissions. Includes gasoline sales.</i> <ul style="list-style-type: none"><li>• Limited towing is acceptable</li><li>• New tire sales and installation is eligible up to 25% of sales</li><li>• Incidental Car Wash operations are acceptable, but separately rated. <a href="#">Add Car Wash class</a></li><li>• Convenience items and gas sales cannot exceed 50% of revenue. If sales are &gt;50%, <a href="#">reclassify</a> as <b>Convenience Store – with Gasoline Sales</b></li><li>• Nicotine or Tobacco Exclusion (CG D2 26) is mandatory</li></ul>
<b>Automobile General Repair - Without Gasoline Sales</b> <i>Mechanical repair and preventive maintenance of private passenger vehicles and light trucks, including but not limited to brakes, electrical systems, exhaust systems, and transmissions. Does not include gasoline sales.</i> <ul style="list-style-type: none"><li>• Limited towing is acceptable</li><li>• New tire sales and installation is eligible up to 25% of sales</li><li>• Incidental Car Wash operations are acceptable, but separately rated. <a href="#">Add Car Wash class</a></li><li>• Nicotine or Tobacco Exclusion (CG D2 26) is mandatory</li></ul>
<b>Automobile Glass Repair and Installation</b> <i>Replacement and repair of auto glass, including windshields, sunroofs, and windows. Services can be on or off premises.</i> <ul style="list-style-type: none"><li>• Contemplates window tinting</li></ul>
<b>Automobile Oil Change and Lubrication</b> <i>Specializes in oil changes and associated engine maintenance.</i>
<b>Automobile Sound Equipment Repair and Installation</b> <i>Sound and communications equipment repair, installation, and sales.</i>



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**Automobile Upholstery Shop**

*Customizing, repairing or installing automobile interiors, including seats, headliners, and carpets. May also include soft convertible tops.*



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