

Non Dealer's Garage Liability

Commercial Auto Division

Kinsale offers 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.

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

Target Classes

- Alarm installation and repairs
- Automotive glass replacement and glass tinting
- Automotive oil changes and lubrication
- Body & paint shops
- Construction & farm equipment service
- Dry-docked boat services
- Full-service car wash and car detailing
- Gas station with repair operations
- General automotive repair and service
- Heavy truck service
- Mobile auto detailing
- Mobile mechanic and roadside assistance
- Valet parking on insured's premises

Submission Requirements

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

Submission Address

gk@kinsaleins.com

Policy Structure

- Full Garage Liability for non-dealer service and repair operations with Garagekeepers coverages
- Up to \$5M in excess coverage available (supported and 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," and Garagekeepers

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