

Give Sales a Lift With Our Expanded Appetite for Garage Service and Repair Shops

In addition to workers' compensation, you can now quote businessowners and umbrella coverage for Garage Service and Repair Shops.

What qualifies

Garage Service and Repair Shops where the primary operation is the servicing or repair of private passenger cars, vans, and light trucks.

Eligible classes include:

- Body Shops
- Detailers
- Automotive Painting
- General Engine Repair
- Oil and Lube Services
- Tune-Ups and Brake Shops

See reverse side for examples of eligible classes.

WE TARGET

- Full-time operation; not a hobby or side hustle
- Three years in business with verifiable loss history
- Certified mechanics
- Regular maintenance of vehicle lifts
- Clean premises and parking area
- UL approved storage of flammable chemicals and oily rags

EXPOSURES REQUIRING REVIEW

Shops that include any of these exposures require additional underwriting review:

- Availability of loaner vehicles
- Receipts from incidental classes that are > 25% of total receipts
- Towing operations in connection with the primary business
- Paint booths – verify compliance with UL standards

NOT IN APPETITE

These classes do not meet our expanded appetite coverage guidelines:

- Lien and consignment sales
- Coin-op | self-service car wash; no garage service or repair
- Auto dismantlers, salvage yards and wholesalers
- For-hire towing
- Custom fabrication
- Work on vehicles over 20,000 lbs. GVW, RV's, motorcycles, UTV's, off-road, racing or boats

SPECIAL PROGRAM FEATURES

- ▶ Garage Liability automatically added to policies written in our Garage and Repair Shop program
- ▶ Optional Garagekeepers coverage available
- ▶ Mechanics Errors and Omissions (E&O) is also coverage needed by these customers

— Our Underwriters Want To Help You Place Business With Us —



24-hour turnaround
time on most requests



No black box or
checklist underwriting



Local market
knowledge

Eligible Class Codes

These classes are now eligible for businessowners' and umbrella coverage:

GARAGE SERVICE AND REPAIR SHOPS	WCF CLASS CODE
Oil & Lube Shops	8111-00
Automotive Repair Shops - NOC	8111-01
Air Conditioning Heating Repairs	8111-02
Body & Collision Shops	8111-03
Brake Shops	8111-04
Carburetor Shops	8111-05
Detailing Services	8111-06
Diagnostic Center	8111-07
Electrical Repair	8111-08
General Auto Repair	8111-09
Muffler & Exhaust Shops	8111-10
Paint Shops & Rustproofing	8111-11
Radiator Repair	8111-12
Smog Emissions Testing	8111-13
Sound Shops - Audio and Video Components	8111-14
Transmission Shops	8111-15
Tune-Up Shops	8111-16
Upholstery Repair	8111-17
Windshield & Glass Repair Tinting	8111-18
Car Washes - Full Service only	8111-19
Tire Sales (New)	4413-01

**WE'RE
THE EASY
CHOICE**



Online quoting makes it faster and easier for you to get a quote.



Policy discounts offer customers more ways to save.



Safety resources help keep employees safe and premiums lower.

SEE WHAT WE'VE GOT UNDER THE HOOD.
Quote your next Garage Service & Repair Shop with WCF

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