



GARAGE LIABILITY COVERAGES & EXCLUSIONS

Types - Garage Liability for Dealership Operations, Garage Liability for Service/Repair Operation, Garage Liability for Towing and Repo Operations, Etc.

Garage Liability for Dealership Operations or Service/Repair Operations

1. Coverages
 - A. Auto Liability
 - B. General Liability
 - C. GL includes Premises and Bodily Injury
 - D. Subject to a SIR

2. Exclusions - items can be added by endorsement
 - A. Care, Custody, and Control
 - B. DOL, GKLL, OTRPD (Over the Road Physical Damage)

Dealerships

Wholesaler – typically online sales and no test drivers. Sometimes moves vehicles from auction to auction. Usually turns down DOL coverage.

Retail – Storefront with test drives. Typically has DOL coverage.

Locations must be scheduled. Radius needs to be confirmed with Insured. Personal use of plates can be added.

Dealer Plates – Dealer plate must be schedule for coverage to apply. All new ventures need to provide proof of insurance to DMV to apply for Dealer Plates. RMD follows up on obtaining Dealer Plate numbers on new policies only.

Dealer Open Lot Coverage

1. Coverages
 - A. Physical Damage to owned vehicles
 - B. Fire, Lightening, Theft, Vandalism
 - C. Subject to ACV and Max Limit Per Vehicle on Dec Pages
 - D. Scheduled Dealer Plate must be attached to vehicle held for sale/cosigned
 - E. Only schedule drivers are covered and must accompany all test drives (limited to 5 miles).
 - F. Subject to a Deductible

2. Exclusions
 - A. General Liability
 - B. Premises and Bodily Injury
 - C. Mechanical Breakdown

Coinsurance – DOL ONLY - If on the date of loss, the total value of insureds inventory of Covered Autos multiplied by 80% exceeds the limit shown on the Declarations, Prime will pay only a percentage of such Loss.

Repair and Service Shops

Typically, no autos will be scheduled. Only mechanics/drivers. Test drives are limited to a 5-mile radius. Locations must be scheduled. Optional Coverages - Products and Completed Operations - Bodily Injury or Property Damage occurring from insureds work or product.

GKDP/Garage Keepers Direct Primary - Prime will pay for damages regardless of the legal liability of the Insured.

GKLL/Garage Keepers Legal Liability - Prime will pay for damages that the insured is legally obligated to pay because of bodily injury or property damage.

GKDP/GKLL

1. Coverages
 - A. Care, Custody, and Control
 - B. Type of Bailees Coverage
 - C. Fire, Lightening, Theft, Vandalism
 - D. Collision between Auto or Equipment
 - E. Subject to a SIR

2. Exclusions
 - A. Auto Liability
 - B. Personal Property not permanently installed