

# What coverage do you need?

## **GARAGE LIABILITY SYMBOL 29**

On-site injury to a third-party, damage to third-party property, or auto accident resulting from business operations or test drives.

## **GARAGE LIABILITY SYMBOL 29 - PRODUCTS AND WORK PERFORMED BY YOU**

Protection for improper work or repairs, and protection for faulty products or parts.

## **GARAGEKEEPERS SYMBOL 30 - LEGAL LIABILITY**

Protects against financial responsibility for damages to customers' vehicles while left in their care, custody, or control. This coverage only applies if the business owner or their employees are proven to be legally at fault for the loss.

## **GARAGEKEEPERS SYMBOL 30 - DIRECT PRIMARY**

Protects for damage or theft to a customer's vehicle while in your care, custody, or control. Applies regardless of fault or legal liability—meaning the business's insurance applies first without requiring the customer to file through their own insurance policy.

## **GARAGEKEEPERS SYMBOL 30 - DIRECT EXCESS**

Like *Garagekeepers Symbol 30 - Direct Primary* it protects a customer's vehicle while it is in your care, custody, or control, regardless of fault or legal liability. However, it only applies after the customer's own insurance policy has been applied first.

## **PHYSICAL DAMAGE - DEALERS OPEN LOT SYMBOL 22**

Selling vehicles: damage to a dealer's inventory held for sale in storage, on the lot, or in first party transit.

## **DEALERS E&O**

Financial loss from errors or mistakes during vehicle sales: titles, odometer fraud, disclosing vehicle history, truth in lending.

## **FALSE PRETENSE COVERAGE**

Financial loss from the loss of a vehicle from forged titles, bad checks, identity theft, fraudulent financing, or test-drive theft.

Learn more at

**[GARAGEINSURANCESOLVED.COM](https://garageinsurancesolved.com)**



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