



GARAGE & GARAGEKEEPERS COVERAGE

Currently available in the following states: AL, AR, AZ, CA, CO, GA, IL, IN, KS, KY, MI, MN, MO, MS, NC, OH, OK, PA, SC, TN, TX, UT, VA, WA, WI, WV, WY.

ACCEPTABLE CLASSES

- Automobile Body Shop*
- Automobile Parts and Supplies Stores*
- Automobile Repair Shops*
- Automobile Salvage Yard without Dismantling
- Automobile Storage*
- Bus Repair
- Convenience Food or Gasoline Store*
- Light Vehicle Repair (ATV, Snowmobile, Golf Cart, etc.)
- Luxury Automobile Body Shop*
- Luxury Automobile Parts and Supplies Store*
- Luxury Automobile Repair Shop*
- Luxury Automobile Salvage Yard without Dismantling
- Luxury Automobile Storage*
- Motorcycle Repair Shop
- Motorhome Repair
- Tire Dealers**
- Towing Operations
- Truck Repair Shops*

Bold = Rate Online

**GL Available*

***GL Available for New Tire Dealers Only*

COVERAGE OPTIONS

LEGAL LIABILITY (SPECIFIED PERILS)

→ Fire, Lightning, Explosion, Theft, and VMM

DIRECT PRIMARY (COMPREHENSIVE)

→ All perils including flood or earthquake

EXPOSURES TO AVOID

- ✗ Contents inside a customer's auto.
- ✗ Customer's auto while on-hook or in-tow.
- ✗ Customer's auto while being loaded or unloaded from an auto transport vehicle.

GENERAL GUIDELINES

- ✓ Gross Sales less than \$5,000,000 per location for General Liability.
- ✓ Garagekeeper limits less than \$1,000,000 per location.
- ✓ Garagekeeper Direct Primary coverage likely not offered in areas where Wind/Hail Coverage not offered.
- ✓ Aggregate Garagekeeper deductibles not offered in high wind/hail exposure areas.

SUBMITTING BUSINESS

- Submit online with Garage and GKLL applications for up to 22.5% commission
- Desk submissions can be sent to property@bhhc.com
- Supplemental application can be found at bhhc.com

Berkshire Hathaway
HOMESTATE COMPANIES



bhhc.com 800.488.2930
property@bhhc.com