

## 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 operations; 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
- UL300 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 UL300 guidelines

### 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