



Automotive Aftermarket Package Product

TARGETED CLASSES

- General automotive repair
- Auto body & collision repair
- Retail tire stores
- Retail auto parts & accessories stores (new parts)
- Oil & lube shops
- Brake, transmission and muffler shops
- Auto glass repair/installation
- Vehicle sound/alarm system installation

KEY COVERAGES

- Garage and General Liability
 - Mechanics E&O
 - Employee Benefits liability
- Business Income and Extra Expense - Actual Loss Sustained
- Employee tools covered within BPP
- Equipment Breakdown Protection
- Building and Business Personal Property
 - No coinsurance provision
- Crime - employee dishonesty, forgery or alteration, money and securities
- Business auto liability and physical damage
- Garagekeepers liability (direct or legal liability basis)
- Umbrella (except tow risks)

PROGRAM HIGHLIGHTS & U/W REQUIREMENTS

- Incidental mobile exposure considered
- Incidental Used Auto Sales acceptable - Physical Damage coverage available on Autos Held for Sale
- New Business Ventures considered with minimum of 3 years or equivalent industry management experience
- Schedule rating available for accounts exceeding \$15,000 (with 3-year loss runs)
- Up to 3 towing units per location (and less than 25% in gross sales)
- Vehicle driving radius up to 200 miles
- Multiple billing options available with deposits as low as 8.3% with monthly installments (EFT required for monthly plan)

ONLINE SUBMISSIONS - ARROWHEADEXCHANGE.COM

Take advantage of the many features our secure online portal offers:

- Quote new business submissions up to \$125,000 in total account premium.
- Eligible accounts below \$50,000 may receive the option to bind coverage instantly online.
- Review transaction history, verify policy information and print policy output.
- Pull commission statements, marketing tools, servicing resources and contact information.
- Easy online payment portal for insureds.

MANUAL SUBMISSIONS

Acord(s) and supplementals required for:

- Accounts over \$125,000 in premium
- Accounts with more than 50 drivers
- Accounts with more than 25 power units
- Accounts with locations in multiple states

LEARN MORE

NewsHub.ArrowheadGrp.com/Garage-Package

