

# WGA



## HEAVY TRUCK AND EQUIPMENT SALES AND SERVICE

FROM TRUCK TRACTORS TO CONSTRUCTION AND FARM EQUIPMENT TO COMMERCIAL TRAILERS, WE HAVE A LEADING INSURANCE PRODUCT FOR BOTH SALES AND SERVICE RISKS.

### WHAT WE OFFER

- CARRIER WITH PROVEN UNDERWRITING EXPERTISE IN GARAGE INSURANCE PRODUCTS
- DEDICATED GARAGE CLAIMS DEPARTMENT
- DEALER OR SERVICE LIABILITY LIMITS OF UP TO \$1 MILLION OCCURRENCE/\$3 MILLION AGGREGATE
- GARAGEKEEPERS (FOR CUSTOMER VEHICLES) AND DEALER'S OPEN LOT (OWNED VEHICLES HELD FOR SALE) UP TO \$1 MILLION PER VEHICLE AND UP TO \$15 MILLION PER LOCATION
- PROPERTY COVERAGES (BUILDING, CONTENTS, BUSINESS INTERRUPTION, SIGNS, TOOL FLOATER FOR MOBILE TOOLS) AVAILABLE IN MOST STATES
- A VARIETY OF OPTIONAL COVERAGES SUCH AS:
  - ADDITIONAL INSURED FORM WITH PRIMARY AND NON-CONTRIBUTORY WORDING FOR SERVICE RISKS
  - WAIVER OF TRANSFER OF RIGHTS OF RECOVERY
  - PLATE COVERAGE (OTHER THAN DEALER PLATES)
  - ERROR AND OMISSIONS FOR DEALERS
  - FALSE PRETENSE
  - BROADENED GARAGE COVERAGE (INCLUDES PERSONAL AND ADVERTISING INJURY)
  - FIRE LEGAL
  - CYBER LIABILITY
- WE CAN COVER EXPOSURES YOU MAY NOT EXPECT, SUCH AS:
  - FABRICATION AND CUSTOMIZATION OPERATIONS
  - FARM IMPLEMENT SALES AND SERVICE
  - HORSE TRAILER SALES AND SERVICE
  - WELDING
  - HITCH INSTALLATION
  - MACHINING WORK
  - UNINSTALLED PARTS OR SUPPLY SALES

### WHAT YOU NEED

- COMPLETED CARRIER GARAGE APPLICATION
- COMPLETED CARRIER HEAVY VEHICLE AND EQUIPMENT SUPPLEMENTAL
- THREE YEARS' LOSS HISTORY (NEW VENTURES ARE ACCEPTABLE WITH DETAILS OF PRIOR EXPERIENCE)
- ALL RISKS QUOTED ARE SUBJECT TO:
  - MVRs FOR ALL EMPLOYEES
  - RISK INSPECTIONS FOR EACH LOCATION LISTED

ADMITTED PAPER IS AVAILABLE WHEN REQUIRED

## WGA- WALTER GENERAL AGENCY

CALL OR EMAIL THE BELOW UNDERWRITERS FOR QUESTIONS

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