

# WGA



## ANTIQUE/CLASSIC CAR DEALERS AND RESTORATION

THERE IS A GROUP OF HIGHLY SPECIALIZED PEOPLE WHO LIVE AND BREATHE THE STYLE AND TRADITION OF THESE EARLY AUTOMOBILES. THEY ARE AMONG THE MOST TALENTED MECHANICS AND BODYWORK EXPERTS IN THE AUTOMOTIVE INDUSTRY. THEIR WORK RANGES FROM SIMPLE BODY-PART FABRICATION AND REPLACEMENT TO FULL GROUND-UP RESTORATIONS AND CUSTOM PAINT JOBS. LET US HELP YOU FIND THE RIGHT INSURANCE PRODUCT FOR THIS UNIQUE CLASS OF BUSINESS.

### WHAT WE OFFER

- CARRIER WITH PROVEN UNDERWRITING EXPERTISE IN GARAGE INSURANCE PRODUCTS
- DEDICATED CLAIMS DEPARTMENT
- DEALER OR SERVICE LIABILITY LIMITS OF UP TO \$1 MILLION PER OCCURRENCE / \$3 MILLION AGGREGATE
- GARAGEKEEPERS (FOR CUSTOMER VEHICLES) AND DEALERS PHYSICAL DAMAGE (OWNED VEHICLES HELD FOR SALE)
- UP TO \$1 MILLION PER VEHICLE AND UP TO \$15 MILLION TOTAL PER LOCATION
- 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:
  - RELATED OPERATIONS FOR ITEMS SOLD ON THE INSURED'S GARAGE PREMISES
  - AUTOMOBILE PARTS OR SUPPLIES FOR ITEMS SOLD OVER THE COUNTER WITHOUT INSTALLATION
  - CONCESSIONAIRES – NOC FOR FOOD AND DRINK SNACK BARS
  - MACHINE SHOPS, FOR MACHINING WORK DONE FOR OTHER GARAGES
  - FABRICATION OF PARTS USED ON VEHICLES
  - ERROR AND OMISSIONS FOR DEALERS
  - FALSE PRETENSE
  - BROADENED GARAGE COVERAGE (INCLUDES PERSONAL AND ADVERTISING INJURY AS WELL AS \$100,000 FIRE LEGAL)
  - FIRE LEGAL
  - IDENTITY RECOVERY COVERAGE/CYBER COVERAGE

### WHAT YOU NEED

- COMPLETED CARRIER GARAGE APPLICATION
- THREE YEARS' LOSS HISTORY (NEW VENTURES ARE ACCEPTABLE WITH DETAILS OF PRIOR EXPERIENCE)
- CONFIRMATION OF RESTORATION PROCESS, HOW ENHANCEMENTS ARE TRACKED AND INVESTED VALUE
- ALL RISKS QUOTED ARE SUBJECT TO:
  - MVRs FOR ALL EMPLOYEES
  - RISK INSPECTIONS FOR EACH LOCATION LISTED

### CLASS NUANCES

- LOCATION MUST HAVE THEFT PROTECTION IN PLACE FOR CUSTOMER AUTOS AS WELL AS OWNED AUTOS
- RESTORATION PROCESS SHOULD BE TRACKED AS IT PROGRESSES, INCLUDING PARTS AND LABOR

ADMITTED PAPER IS AVAILABLE WHEN REQUIRED

## WGA- WALTER GENERAL AGENCY

CALL OR EMAIL THE BELOW UNDERWRITERS FOR QUESTIONS

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