

# WGA



## MOTORCYCLE, DIRT BIKE AND OFF-ROAD VEHICLE

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
- FRANCHISED OR NON-FRANCHISED MOTORCYCLE, ATV, SCOOTER, SNOWMOBILE, MOPED, DUNE BUGGY, AND BOAT SALES AND SERVICE OPERATIONS
- 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
- DEALERS PHYSICAL DAMAGE (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.
- WE CAN OFFER COVERAGE ON A WIDE VARIETY OF OPERATIONS
  - MACHINING WORK
  - UNINSTALLED PARTS OR SUPPLY SALES
  - RELATED OPERATIONS SUCH AS UNINSTALLED PARTS, CLOTHING, HELMETS AND ACCESSORY SALES
  - TRIKE CONVERSIONS
  - CUSTOMIZATION/ALTERATION WORK
  - BOAT SALES AND SERVICE (LIMITED BUYBACK IN WATER EXPOSURE AVAILABLE)
- WE ALSO OFFER OPTIONAL COVERAGES:
  - BROADENED GARAGE COVERAGE, INCLUDES PERSONAL AND ADVERTISING INJURY AND \$100,000 FIRE LEGAL
  - FIRE LEGAL
  - IDENTITY RECOVERY COVERAGE/CYBER COVERAGE

### WHAT YOU NEED

- COMPLETED GARAGE APPLICATION
- COMPLETED MOTORCYCLE, WATERCRAFT AND OFF-ROAD VEHICLE SUPPLEMENTAL
- THREE YEARS' LOSS HISTORY (NEW VENTURES ARE ACCEPTABLE WITH DETAILS OF PRIOR EXPERIENCE)
- ALL RISK QUOTED MAY BE 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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