

5Star Garage Program

The 5Star Garage Program offers virtually all coverages for auto repair and service providers including paint and body shops, detailers, gas stations and convenience stores with auto repair. Coverage extends to businesses that offer garage services in addition to their primary operations. The 5Star Garage Program is offered through an A.M. Best A- IX rated carrier and is backed by our extensive underwriting expertise.

Eligible Classes*

- Auto Accessory Dealers (if in conjunction with garage operations)
- Auto Body and Paint Shops
- Auto Detailers
- Auto Dismantling or Salvage Yards (only if less than 50% of insured's operation)
- Auto Stereo and Alarm Installers
- Auto Storage (no repair)
- Bed Liner Installations – including spray-on
- Full Service Car Washes
- Gas Stations and Convenient Stores with Auto Repair
- Heavy Truck Dealers and Repair
- Impound Yards
- LPG Distributors (incidental exposure in conjunction with garage operation)
- Mobile auto repair service
- New Tire Dealers
- Oil / Lube shops
- Private Passenger Auto Maintenance & Repair Shops (incidental boat repair acceptable)
- Public Livery Repair
- Wholesaler Auto Dealers and Brokers
- Window installation and repair
- Window tinting

Available Products

- Additional Insureds and Waiver of Subrogation
- False Pretense
- Fire Legal Liability
- Garagekeepers Legal Liability
- Garage Liability
- Hired Auto Coverage
- Legal Liability, Direct Excess, and Direct Primary Coverage Options
- Medical Payments
- Personal Injury
- UM/UIM Coverage

Program Highlights

- A.M. Best A- IX Rated Carrier
- Broadened Garage Coverage
- Provides virtually all required coverages for eligible operations

Program Parameters

- Minimum Premium: \$1,000
- No Maximum Size
- Maximum Deductible: \$5,000
- Fire Legal Liability Limit: \$300,000
- Garagekeepers Limit: \$1,000,000 Lot Limit/\$150,000 Vehicle Limit
- Garagekeepers In-Tow Limit: \$150,000
- Garage Liability Limit: \$1,000,000/\$1,000,000/\$3,000,000 (capability to increase to \$5M)
- Hired Auto Coverage Limit: \$1,000,000
- Medical Payments Coverage Limit: \$5,000
- Package with Property Includes GL Exposures
- Scheduled Auto Liability (available in AL, CA, MO, SD, TX, WA, and WY)
- Personal Injury Liability Limit: \$1,000,000
- Uninsured and Underinsured Motorist Coverage Limit: \$1,000,000

Major Exclusions

- Airplane repair/maintenance
- For hire wrecker services
- Rental or leasing operations

Availability

Nationwide

*Including but not limited to those listed

5Star Specialty Programs also offers Specialty Underwriting for:

Business Auto: Miscellaneous Classes • **DEALERSure:** Dealerships, Auto Auctions, Wholesalers • **Garage:** Auto Repair, Body Shops • **Paratransit:** Non-Emergency Ambulance/Ambulette, Special Needs Transport • **PARKsure:** Valet, Self, Assisted, Special Events • **PROtect Professional Liability:** D&O, E&O, EPLI • **Public Auto:** Bus, Limousine, Taxi • **Towing & Recovery** • **Trucking:** Non-Trucking Liability, Cargo, Occ/Acc • **Waste Operations:** Septic/Port-o-let, Recycling Operations, Transfer Stations, Waste Removal, Work Comp • **Workers Compensation Services:** Guaranteed Cost, Self Insurance, Claims Administration **Crump Insurance Services also offers Wholesale Brokerage capabilities for:** Property • Casualty • Financial Services • Medical Liability • Equipment Maintenance Insurance • Binding Authorities.

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