



## GARAGE LIABILITY COVERAGE

- \$300,000 Bodily Injury Standard (Others Available)
- Includes Completed Operations & Products and Non Owned Autos
- Garage Keepers Liability
  - **Legal Liability:** Your customer's vehicles are covered against named peril damage caused by you or your employees.
  - **Direct Excess:** Your customer's vehicles are covered against named peril damage caused by you or your employees. Your customer's vehicles are also covered against named peril damage caused by other's but, only for damage not covered by other insurance.
  - **Direct Primary:** Your customer's vehicles are covered against named peril damage caused by you, your employees or others and whether or not covered by other insurance.
- Auto Liability (Owned Vehicles)
- Auto Physical Damage (Owned Vehicles)
- Medical Payments
- Personal Injury & Advertising Injury
- Fire Legal Liability
- Limited Station Damage Coverage

*NOTE: This brochure is intended to highlight the features of this policy. Please see the actual policy for exact definitions and exclusions of coverage. Your Partners Mutual Agent will help.*

## BUSINESS PROPERTY COVERAGE

*Standard or Special Coverage Forms  
Standard Deductible \$250*

- Building
- Business Personal Property
- Exterior Glass \$100 Per Pane or Plate
- Limited Property Coverage for Others

### Coverage Options:

- Business Income
- Money & Securities
- Full Glass Coverage
- Accounts Receivable
- Mechanics Tools
- Signs
- Computer Coverage
- Optional \$500 & \$1,000 Deductibles



# AUTO GARAGE PROGRAM

## PARTNERS PLUS COVERAGE ADVANTAGE

*14 Coverage Advantages that complete your garage program. All are included for an additional cost.*

- Below ground tanks, pumps and contents included under building definition
- Up to \$25,000 on accounts receivable
- Up to \$10,000 on outdoor signs and fences
- Up to \$1,000 on lock replacement
- Up to \$1,000 on fire extinguisher recharge
- Up to \$5,000 arson reward
- Up to \$10,000 to cover direct loss caused by power failure or other utility service for buildings or business personal property
- Only one deductible applies in event of multiple policy loss
- Up to \$10,000 for business income or extra expense
- Up to \$10,000 to cover business income or extra expense caused by power failure or other utility service off premises
- Up to \$10,000 for rental reimbursement to temporarily replace owned equipment due to a covered loss
- Up to \$10,000 on employees tools
- Up to \$10,000 for non-owned station damage
- Up to \$10,000 on-premises and \$5,000 off-premises coverage for money and securities

*Specific exceptions may apply, your Partners agent will help.*

## PREMIUM QUOTATION

for:

- Basic Property Coverage  
 Special Property Coverage

### COVERAGES INCLUDE:

	Deductible	Limit	Premium
Building	\$ _____	\$ _____	\$ _____
Personal Property	\$ _____	\$ _____	\$ _____

### Garage Operations

Liability	\$ _____	\$ _____
Medical Payments	\$ _____	\$ _____

### Garage Keepers Legal Liability

<input type="checkbox"/> Basic	<input type="checkbox"/> Direct Excess	<input type="checkbox"/> Direct Primary
Comprehensive	\$ ____/ ____	\$ _____
Collision	\$ _____	\$ _____

**TOTAL:** \$ \_\_\_\_\_

*Your Independent Agent:*



**PARTNERS**  
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20935 Swenson Drive ■ Waukesha, WI 53186-2057  
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