




Auto Service Program

The auto service program is for small to medium auto service and repair businesses. With our broad appetite, we are willing to write most auto service and repair businesses on our BOP program. We are especially interested in the business listed below.

BOP Program	Qualifying Eligibility	Examples	
AUTO SERVICE 	Up to \$5M TIV per policy Up to 12 locations Up to \$10M receipts	Auto body repair Emission testing General service & repair	Glass repair Muffler shops Sound shops

KEY UNDERWRITING GUIDELINES

- An alarm is required if Theft Coverage is desired.
- Sales of non-automotive products or services should not exceed 10% of total receipts.
- There should be no sales of autos (i.e., no car dealerships).
- No work on high performance vehicles, truck engines, or vehicles used in racing or competitive events.
- Towing activities should be incidental; no contract towing operations.
- Auto body shops must have UL approved paint booths that meet NFPA 33 standards.
- Gasoline tanks should not exceed 20 years of age.
- LPG sales require prior underwriter approval.
- Risks should not have impound yards, rental operations, tire recapping operations, or split-rim work.
- Other restrictions may apply; refer to Program Eligibility in the eLibrary for details.

AUTO SERVICE COVERAGES

- Coverage Form
- Garage Liability¹
- Garagekeepers Coverage
- Appurtenant Structures²
- Broadened Garage Coverage
- Employee Tools and Equipment³
- Businessowners Advantage
- Auto Service Plus Endorsement³

Refer to your state PB Form for detailed coverage information

¹Automatically included with occupant classification.

²Coverage included at 10% of the building limit up to \$50,000 maximum. Additional limits may be scheduled.

³PB 29 04 for California.

This is an abbreviated view of new company eligibility. For complete eligibility guidelines, refer to eLibrary.

NOTE: These are general guidelines and all risk characteristics are subject to review and determination of policy desirability and eligibility by underwriting.

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