


AUTO SERVICES

GAIN A COMPETITIVE ADVANTAGE WITH OUR UNIQUE AUTO SERVICES OFFERING.

NOW'S A GREAT TIME TO QUOTE AUTO SERVICES SHOPS


For a small business, the margin for error is slim. Many carriers offer solutions for auto services, but not all programs are the same – and these business owners are counting on you to know the differences. The Hartford’s coverage includes features that provide broader protection than is available from many other carriers, which helps better safeguard your customers’ bottom line. Look for the  below to see your competitive advantage.



BROADER COVERAGE; BETTER PROTECTION Spectrum Business Owner’s Policy (BOP)


Key Liability Endorsements



- Garage Operations Liability
 - » Mandatory endorsement; subject to general liability limit.
- Faulty Work/Defective Products – Auto Services 
 - » Extends coverage for the insured’s defective products and/or faulty work arising out of their garage operations, regardless of whether they or a third party performs the repairs.
 - While many carriers offer coverage for defective products OR faulty work, few offer both.
 - » Coverage is provided when repairs are performed by either the insured or a third party.
 - Most carriers only cover work performed by a third party.
 - » We pay 100% of repair costs, after the deductible, if performed by the insured.
 - Most carriers only pay a percentage of repair costs (e.g.: 75%) when performed by their policyholder.
 - » Optional endorsement; subject to general liability limit.
- Hired and Non-Owned Auto Liability - Auto Services
 - » Extends coverage for third-party liability arising out of use of hired and non-owned autos.
 - » Optional endorsement; subject to general liability limit.

Key Property Endorsement



- Garagekeepers Coverage 
 - » Extends coverage for damage or loss to a customer’s auto that’s in the insured’s care, custody or control in the course of garage operations.
 - » Includes coverage for loss to a customer’s personal property in the insured’s care, custody or control (\$10,000 sub-limit applies) and to move a customer’s auto to help avoid a loss (\$10,000 sub-limit applies).
 - Most carriers don’t provide coverage for either loss to a customer’s personal property or the moving of a customer’s auto to avoid a loss.

TARGET STANDARD INDUSTRIAL CLASSIFICATION CODES (SICs)

SIC Code	Industry Class
7538	General Automotive Repair; No Gas Pumps
7537	Transmission Repair, Service & Installation
7534	Retail Tire Dealers – Franchise; no auto repairs
7536	Automotive Glass Replacement
7549	Oil Change & Lubrication Services
7622	Sound & Communications Equipment Sales,

DEFINITIONS

SPECTRUM BUSINESS OWNER’S POLICY (BOP)

- **Maximum Property Values:** \$5M per location; \$5M per policy
- **Maximum Sales Values:** \$5M per location; \$5M per policy

WORKERS’ COMPENSATION

- **Maximum payroll per policy:** (where used as the rating basis): \$1.25M

Make the most of our expanded appetite and broad coverage for auto services shops. **QUOTE THE HARTFORD TODAY.**

Prepare. Protect. Prevail.®

The Hartford® is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, 690 Asylum Avenue, Hartford, CT 06115. Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. In TX, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd’s Insurance Company, Property and Casualty Insurance Company of Hartford, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company. In CA by Sentinel Insurance Company, Ltd. (CA license # 8701) and its property and casualty insurance company affiliates.



- Property
- Liability
- Workers’ Comp
- Business Auto