

Insurance for Garage Service Operations



The Oregon Mutual program for Garage Service Operations provides broad commercial coverage at a competitive price.

Basic coverage is provided through our Businessowners policy for buildings, business personal property, tenant's improvements and betterments, actual loss sustained business income, equipment breakdown coverage, and liability.

An added feature of our basic package of coverages is the inclusion of equipment breakdown coverage. This provides broad coverage for damage to property that is essential to your business operations such as electronic diagnostic equipment, computers, hydraulic lifts, and air compressing equipment.

Coverage can be tailored to the individual needs of your business with the following coverages:

Garagekeepers Coverage

This pays for direct loss to a customer's auto or auto equipment left with your garage operation for service, repair, storage or safe-keeping, resulting from collision with another object or overturn.

Utility Services - Time Element

This pays for the loss of business income resulting from the loss of utility services (water supply, communication supply, or power supply) at the insured premises caused by an interruption of service exceeding 24 hours.

Tow Trucks

Tow trucks may be eligible for coverage under Oregon Mutual's Commercial Auto program.

Tools of Employees

Provides coverage for employees' tools while on the insured premises. This coverage is available through the Oregon Mutual Inland Marine program.

Eligibility

Eligible businesses perform automotive mechanical repair work and services on domestic and foreign automobiles, pickups, service vehicles, and light to medium trucks. These businesses have favorable loss experience, a sound financial history, and a high level of maintenance. If vehicles are retained overnight, premises have a secured storage area. Outside storage should be well lighted.

Optional Cluster Endorsement Coverage

Our cluster endorsements provide a number of coverages that many businesses need.

Standard Cluster

Not all included coverages are listed.

Accounts Receivable

\$25,000 on Premises • \$2,500 off Premises

Electronic Data Processing Media Extra Expense - \$10,000

Mechanical Breakdown of Computer Equipment - \$10,000

Newly Acquired or Constructed Property

25% of the Building Limit, but no more than \$1,000,000

Outdoor Property - \$10,000

Outdoor Unattached Signs - \$10,000

Permanent Outdoor Structures for Trash Bins - \$5,000

Valuable Papers and Records

\$25,000 on Premises • \$2,500 off Premises

Electronic Media Records

\$10,000 on Premises • \$1,000 off Premises

Special Cluster

For buildings less than 40 years old.

Includes the coverage found under the Standard Cluster, and

Ordinance and Law - \$250,000 or 10% of the Building Limit

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***Higher limits are available for many
of the coverages shown above.***

This information provides a simplified description of policy features and is not intended to be a contract. For complete details of coverages, conditions, exclusions, and limitations, please contact your representing agent or review the actual printed policy.

Oregon Mutual Insurance Company

Home Office: 400 NE Baker Street
PO Box 808 — McMinnville, Oregon 97128

www.oregonmutual.com