




AUTO SERVICES BOP PROGRAM



AUTO SERVICES COVERAGE:



Auto Repair and Auto Service businesses are easy to insure with Utica First! Family owned, Partnerships, and other types are all eligible. We can write Building, Contents, Loss of Income, Liability—and you can add Garagekeepers Liability and optional limits for tools, too! With our built-in Systems Breakdown coverage and the option of our Maximizer Endorsement, Utica First offers your clients a great policy at a great price. Quote one up today in eight minutes or less on our website!



WE'RE LOOKING FOR:

- General Auto Repair Shops
- Auto Painting (with NFPA-Approved spray booth)
- Audio Systems Installation
- Auto Upholstery Shops
- Transmission Shops
- Collision Shops (with NFPA-Approved spray booth)
- Oil Change/Quick Lube Shops
- Auto Alarm Installation
- Auto Glass Repair
- Remote Starter Installation
- Auto Detailing
- Sunroof Installation
- Rustproofing
- Repair Shops with incidental food or retail store

AGENTS ARE OUR “FRONT LINE” UNDERWRITERS. CALL US IF:

- Owner or employees have questionable MVRs
- Risk has suffered more than two losses in last three years
- Risk has any cooking on premises

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DISCUSS WITH YOUR INSURED:

- Contents coverage is mandatory under our program (minimum \$5,000)
- Limit for Theft of Employee tools is \$500 per Employee, \$2,500 per Occurrence
- Garage tools are covered up to \$5,000 off premises
- Pollutant Cleanup is limited to \$25,000 maximum
- Systems Breakdown Coverage and Cyber Liability (\$100,000 Aggregate Limit) are both automatically included with your quote

COMMONLY ADDED ENDORSEMENTS:

(See the rating section of our website for a full list.)

- Garagekeepers Liability (GKL)
- Hired and Non-Owned Auto Liability
- Broad Form Products Coverage
- Utica First's MAXIMIZER (22 additional coverages bundled together for one low price)

RISKS OUTSIDE OF THE SCOPE OF OUR PROGRAMS:

- Full-time Auto Sales/more than seven per year
- Auto Leasing or Rental Operations
- Heavy Vehicle Repair (over 20,000 GVW)
- Contract Towing (towing for your own shop is OK)
- Risks with unacceptable MVRs
- Tire Sales more than 25% of total sales
- Tire Recapping, used tires or vulcanizing
- Junkyard or Pick and Pull operations
- Salvage or Dismantling operations
- Antique or Classic Car operations
- Vehicle Modifications or Motorcycle shops
- Risks with Self-Service or rented out bays
- Risks with Guard Dogs
- Risks doing repairs on Auto Fleets