

AUTO SERVICE



**GARAGE INSURANCE  
FOR YOUR BUSINESS  
BEATS BUSINESS INSURANCE  
FOR YOUR GARAGE.**

 **SOCIETY  
INSURANCE®**  
Small details. Big difference.™

# AUTO SERVICE COVERAGE THAT KEEPS YOUR BUSINESS RUNNING LIKE NEW.

With Society, you get insurance that's there when you need it, and that's because years of experience protecting auto service operations give us the best handle on what could happen down the road. We know what it takes to keep a business like yours running because we've helped so many businesses like yours.

Society provides customizable coverage for your shop—from your building and everything in it to your gas pumps, if you have them. We offer protection for your employees' tools, and even against the consequences of their mistakes. It happens sometimes.

Think of Society as the best preventive maintenance for your business. We do.

## Custom Coverage for Auto Service Shops

Only Society gives garage and auto repair business owners like you this unique combination of property and casualty coverages and services in one comprehensive package.

### Types of Coverage

### Limit per Occurrence

- Broad form general liability
- Building glass covered without sub-limit
- Newly acquired buildings ..... \$500,000
- Newly acquired personal property ..... \$100,000
- Ordinance or law (RC only) ..... \$50,000
- Water damage backup of interior sewers/drains ..... \$25,000
- Debris removal additional coverage ..... \$25,000
- Pollution cleanup ..... \$25,000
- Personal property off premises ..... \$25,000
- Outdoor property (all covered perils) ..... \$10,000
- Personal effects ..... \$10,000
- Valuable papers ..... \$10,000
- Electronic data ..... \$100,000
- Data breach advisory services
- Accounts receivable ..... \$10,000
- Off-premises sign coverage ..... \$5,000
- Loss of business income ..... 12 months
- Extended business interruption: recovery period ..... 60 days
- Action by civil authority loss of business income ..... 4 weeks
- Loss of business income from contamination ..... 3 weeks
- Dependent properties loss of business income ..... 3 weeks
- Loss of business income from service interruption:
  - No distance limitation
  - All covered causes of loss including equipment breakdown
  - Transmission lines are not excluded
- Customer expense reimbursement ..... 2 weeks
- No coinsurance penalty
- Fire extinguishing equipment recharge
- Other Society Businessowners features:
  - No 60-day limitation on payroll qualifying as continuing necessary operating expenses for loss of business income
  - No waiting period "deductible" applying to loss of business income
  - No 80 percent clause applying to replacement cost coverage
- Equipment breakdown:
  - Data restoration ..... \$100,000
  - Computers at personal property limit

## Auto Service Extension Endorsement

As a Society Auto Service policyholder, you'll benefit from the following expanded coverages at no additional charge.

Types of Coverage	Limit per Occurrence
• Spoilage.....	\$100,000
• Crime.....	\$5,000
– Money and securities	
– Counterfeit currency	
– Forgery and alteration	
– Extortion	
– Funds transfer fraud	
– Computer fraud	
• Accounts receivable.....	\$20,000
• Employee dishonesty.....	\$50,000
• Employee tools.....	\$10,000
• Pollution cleanup.....	\$50,000
• Broadened building coverage (includes canopies, fuel tanks and gas pumps)	
• Broadened coverage endorsement—personal injury, host liquor, fire legal, nonowned watercraft, additional insured, automatic coverage for newly acquired businesses and worldwide liability	
• Broad-form product endorsement—deletes defective products exclusion	

## Mechanics' Errors & Omissions

To protect your business against claims arising out of faulty workmanship, this coverage may be added as an optional endorsement. For a small premium, Mechanics' E & O eliminates the Work You Performed exclusion and helps you avoid paying out of pocket in the event of a costly mistake.

No waiting period.

Small detail. Big difference.



When a covered loss or power outage interrupts "business as usual," Society's loss of business income coverage kicks in immediately, unlike some insurance companies that don't reimburse you for the first 72 hours.

## Preventing Losses

Understanding the particular insurance needs of your business means knowing where the risks are and helping you control them to minimize loss. Our risk management experts will also help you address your safety and health challenges, with services ranging from employee screening to OSHA training.

## Expert Claims Handling

You can report a claim by telephone 24 hours a day, 365 days a year. So if a serious loss occurs, we'll help you manage it quickly and thoroughly. And our careful claims investigation makes certain that legitimate claims are paid, while others are not. At Society, we work hard to keep costs down and provide the coverage you need at a price that's fair.

## Workers Compensation

Society was founded in 1915 specifically to provide workers compensation insurance. Now our name is practically synonymous with this complicated and specialized field. Ask your agent for more details on Society's exceptional workers compensation program.

**We cover every detail.**

For more information about the variety of services and coverages Society can offer your business, including workers compensation, commercial automobile and umbrella policies, give us a call at 888-576-2438 or use our agent locator at [societyinsurance.com](http://societyinsurance.com) to find an independent agent near you.



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