

Garage Property Plus



Why Garage Property Plus?

- Pays up to \$5,000 for tools, materials and supplies owned by your employees located on the premises with the Standard program and \$15,000 with the Premier program.
- Provides coverage for loss as a result of the voluntary parting with “stock” by you or anyone else to whom you have entrusted the property if induced to do so by any fraudulent scheme, trick, device or false pretense.
- Pays up to \$2,500 per item or \$5,000 per loss for items that are in your care, custody or control with the Standard program and \$10,000 per item and \$15,000 per loss with the Premier program.
- Covers the actual loss of business income sustained within 12 months.

Cover your business right down to the nuts and bolts with a Garage Property Plus Endorsement from Auto-Owners.

Protect your business property by taking advantage of the Auto-Owners Garage Property Plus Endorsement. This endorsement provides a variety of coverages that are not provided in the base policy to ensure your business is covered.

Several of these comprehensive coverages were designed specifically for garage businesses - you can be assured your business will be properly protected at an affordable rate.

(continued on reverse)





Garage Property Plus (continued)

Coverage	Limit		
	Standard	Enhanced	Premier
Accounts Receivable	\$100,000	\$150,000	\$200,000
Bailees			
Per Item	\$2,500	\$5,000	\$10,000
Per Loss	\$5,000	\$10,000	\$15,000
Business Income & Extra Expense	Actual Loss Sustained		
Debris Removal	\$25,000	\$50,000	\$100,000
Electronic Data Processing Equipment	\$25,000	\$50,000	\$100,000
Employee Dishonesty	\$15,000	\$25,000	\$50,000
Employee Tools	\$5,000	\$10,000	\$15,000
False Pretense for Stock	Within BPP Limit		
Fine Arts, Collectibles & Memorabilia <i>(inside building)</i>			
Per Item	\$2,500	\$5,000	\$10,000
Per Loss	\$10,000	\$25,000	\$50,000
Fire Department Service Charge <i>(coverage not available in AZ.)</i>	\$5,000	\$10,000	\$25,000
Forgery or Alteration	\$10,000	\$25,000	\$50,000
Mechanical Breakdown	\$5,000	\$10,000	\$15,000
Money & Securities (inside & outside)	\$15,000	\$25,000	\$50,000
Money Orders & Counterfeit Paper Currency	\$5,000	\$10,000	\$15,000
Newly Acquired Business Personal Property	Up to \$500,000 - 90 Days		
Newly Acquired or Constructed Property	Up to \$1,000,000 - 90 Days		
Ordinance or Law	included in building limit		
Coverage A			
Coverage B	\$50,000	\$100,000	\$150,000
Coverage C	\$50,000	\$100,000	\$150,000
Coverage D	\$50,000	\$100,000	\$150,000
Outdoor Property			
Fences, Trees, Shrubs and Plants	\$15,000	\$20,000	\$25,000
Radio and Television Antennas	\$10,000	\$15,000	\$20,000
<small>*Trees, shrubs and plants are covered up to \$1,000 per item</small>			
Personal Effects & Property of Others	\$15,000	\$25,000	\$50,000
Pollutant Clean-up & Removal	\$25,000	\$50,000	\$100,000
Property In Transit	\$25,000	\$50,000	\$100,000
Property Off Premises	\$25,000	\$50,000	\$100,000
Refrigerated Products	\$10,000	\$15,000	\$25,000
Salesperson Samples	\$10,000	\$15,000	\$25,000
Utility Services Failure	\$50,000	\$100,000	\$150,000
Valuable Papers			
On Premises	\$50,000	\$100,000	\$150,000
Off Premises	\$10,000	\$20,000	\$25,000
Water Back-up from Sewers or Drains	\$15,000	\$25,000	\$50,000

Not applicable in Florida.

Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.

Why Auto-Owners?

- Highest rating by national insurance company rating services such as A.M. Best, which ranks Auto-Owners among the highest in the industry with an A++ (Superior) rating.
- A national consumer magazine ranks Auto-Owners among the top companies for customer service at the time of a claim.
- Auto-Owners is among the largest insurance providers in the United States.
- Auto-Owners is an industry leader in controlling expenses, resulting in savings to our policyholders.

Auto-Owners Insurance

