



Choosing insurance for your business is an important decision.

You invest your time, money and effort toward running your garage business, so you should be confident that the insurance you purchase will protect your business when you need it most.

St. Paul Travelers Garage Businessowners Policy offers an affordable way for you to obtain Property and Liability insurance. This policy includes key coverages that are important to any business, and also offers additional business-specific options that are important for any garage.

Coverage features especially for Garages

Business Personal Property

- Includes employee's tools and equipment, and diagnostic equipment, which are on premises.
- Loss by theft to employee's tools is covered for up to \$2,500, up to \$500 per employee.

Equipment Breakdown

- Coverage for equipment breakdown is included within applicable limits.
- Expediting expenses are covered for up to \$25,000.
- Pollutant cleanup costs are covered for up to \$25,000.
- Interruption of water, communication, or power supply services is covered (when Business Income and Extra Expense is covered).
- Diagnostic and power generating equipment is covered for equipment breakdown for up to \$100,000*.

Motor Vehicle Damage to Leased Buildings

- Is covered for up to \$25,000.

Garagekeepers coverage is included on a legal liability or direct primary basis.

Crime Coverage

- Money and Securities are covered within Business Personal Property.
- Employee Dishonesty is covered for up to \$25,000*.
- Forgery or Alteration is covered for up to \$25,000*.
- Money Orders and Counterfeit Paper Currency are covered within Business Personal Property.
- Theft Damage to Rented Property is covered within Business Personal Property.

* Higher limits are available.

Garage Core Coverage Highlights

Property Coverage

- Covers your Building and Business Personal Property for replacement cost with no coinsurance.

Business Income and Extra Expense (Optional)

- Available on an Actual Loss Sustained basis for 12 consecutive months.
- Up to 60 days Extended Business Income.
- Loss from Dependent Properties is covered for up to \$10,000*.
- Newly Acquired Premises up to \$250,000*.
- Includes loss by Civil Authority.
- Loss due to interruption of Communication Supply Services covered for up to \$25,000*.

Computer Equipment, Data and Media

- Included up to Business Personal Property limit, subject to a maximum \$50,000*.
- Coverage applies worldwide.
- Fewer exclusions (artificial electricity, breakdown, and power failure are covered).
- Off premises (including transit), backup data off premises, and newly acquired equipment is covered for up to \$25,000.
- Interruption of Computer Operations is covered for up to \$25,000*.
- Electronic Vandalism is covered for up to \$25,000.

General Liability

This covers you against claims resulting from your business operations due to bodily injury or property damage to others. Automatically includes:

- Advertising Injury and Personal Injury.
- Medical Payments are covered for up to \$5,000.
- Damage to Premises Rented to You for up to \$300,000*.
- Blanket contractual.
- Host liquor legal liability.
- Limited worldwide coverage.
- **Web XTEND Endorsement**[®] coverage for Web site injury liability (some restrictions apply).

* Higher limits are available.

Popular Options

- Mechanics Tools and Equipment.
- Broad Form Products Liability.
- Building Owners Endorsement—enhances coverage in key areas for building owners.
- Higher limits for most individual coverage extensions.
- ERISA Welfare and Pension.
- Hired and Non-owned Auto Liability.
- **Power Pac**SM property coverage endorsement—enhances coverage in 18 key areas.
- Sewer and Drain Back Up.
- **XTEND Endorsement**[®] for liability coverage enhancement—enhances coverage in 15 key areas.

Services

Risk Control

- Access to products and resources, training and education.
- Technical Bulletins.

Claim Services

- 24 hour claim reporting via the Internet, phone or fax.
- Via toll-free phone: 1.800.238.6225.
- Claims handled promptly and professionally.

Billing Plans

- One simple bill for all coverage we write.
- Convenient installment payment plan.
- Toll-free customer service 1.800.252.2268.

Other Coverage Available

- Business Auto:
 - To protect against liability or physical damage to owned or leased auto.
- Umbrella Excess Liability:
 - Peace of mind protection above and beyond primary limits.



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