

Reasons to Purchase Your Garage  
Businessowners Insurance From  
Your Independent Insurance Agent  
and  
Columbia Insurance Group



**GARAGE  
BUSINESS  
OWNERS  
POLICY**

**A**s your "independent insurance agent," we have carefully selected companies that, in our opinion, are financially secure and that offer the best in service and competitive premiums.

- The Garage Businessowners policy is a broad package of property and liability coverages, which provides the insurance protection needed by most garages.
- The package is designed for many small and medium sized eligible garage businesses.
- The "package" concept eliminates the need for multiple policies, which will save you premium dollars.
- "Risks of Direct Physical Loss" property coverage provides broad coverage for your business needs.
- There are many optional coverages to further tailor the policy to your business needs.
- A choice of "Replacement Cost" or "Actual Cash Value" on all eligible buildings.
- Business Personal Property is valued on a "Replacement Cost" basis.
- An "Amount of Insurance" discount.
- An Inflation Guard provision that will automatically increase both your building and business personal property limits.
- The addition of the Premier endorsement provides you with a variety of additional coverages for a single discounted premium.

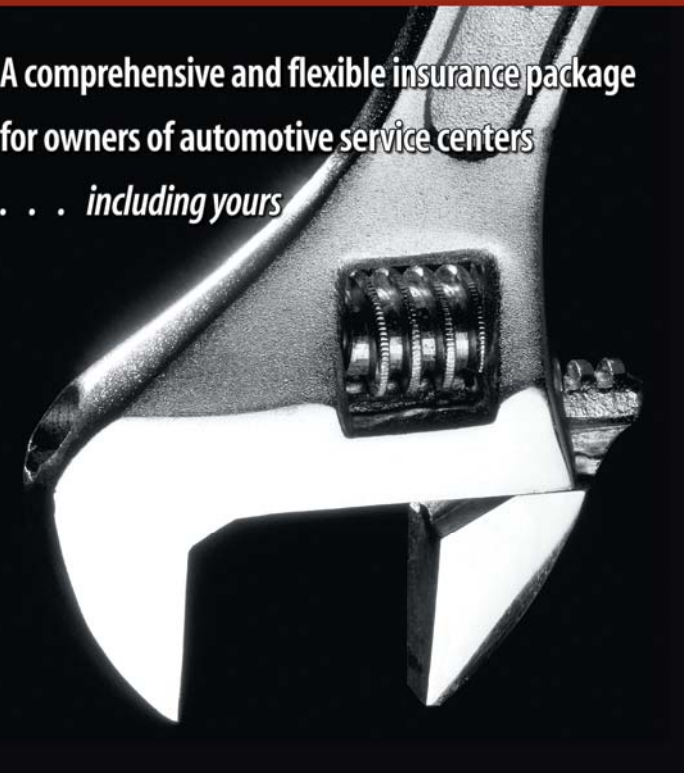
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<http://www.colinsgrp.com>

**A comprehensive and flexible insurance package  
for owners of automotive service centers  
... including yours**



*We insure peace of mind.®*

**Columbia Insurance Group**

was founded in 1874. Their companies were built on principles of dependability, integrity, fairness and a commitment to excellence. They have also focused on insuring the small to medium sized "Main Street" garage businesses like yours.

We remain dedicated to finding better and more comprehensive ways to provide insurance protection for the needs of your business.

Thank you for your trust in us and Columbia Insurance Group. To learn more about Columbia Insurance Group, visit their Web Site at <http://www.colinsgrp.com>.

## Property: Section I

A. Building (Including any scheduled, incidental and service buildings located on premises)

- ▶ “Risks of direct physical loss” to the building and such items as completed additions fixtures (including outdoor fixtures, fire extinguishing equipment, outdoor furniture, floor coverings, etc.) and permanently installed machinery and equipment.
- ▶ Includes an automatic increase feature that increases the building’s coverage amount by a specific annual percentage.

B. Business Personal Property

- ▶ “Risks of direct physical loss” to the:
  - exterior building glass owned by you or in your care, custody or control - if you are a tenant;
  - includes an automatic increase feature that increases the business personal property coverage amount by a specific annual percentage;
  - leased business personal property for which you have a contractual responsibility to insure;
  - peak season provision which allows for seasonal variation in business personal property values;
  - property of others that is in your care, custody or control with few exceptions;
  - property you own that is used in your business;
  - tenants’ improvements and betterments.

## Optional Property Coverages Available For Additional Premium Cost

- ▶ Accounts Receivable - (additional limits available for purchase)
- ▶ Business Income - Provides an extension to the 30-day coverage period for additional business income
- ▶ Business Income - Ordinary payroll coverage provides an extension to the 60-day coverage period for ordinary payroll expenses
- ▶ Business Income Changes - Specified time period
- ▶ Business Income from Dependent Properties - Increased limits
- ▶ Computer Fraud and Electronic Fund Transfer Fraud
- ▶ Earthquake - Limits noted on policy - Minimum 10% deductible
- ▶ Electronic Commerce (not available in all states)

- ▶ Electronic Data - Increased Limits
- ▶ Employee Dishonesty
- ▶ Fire Department Service Charge - Increased limits
- ▶ Forgery and Alteration - Increased limits
- ▶ Garage Businessowners Premier Endorsement
- ▶ Glass - Scheduled glass for stained, lead and other specialty glass
- ▶ Interruption of Computer Operations - Increased Limits
- ▶ Money and Securities  
Available limits are: ▶ \$2,000 Inside / \$1,000 Outside or  
▶ \$10,000 Inside / \$2,000 Outside Premises
- ▶ Outdoor Signs - limits noted on policy
- ▶ Tools and Equipment
- ▶ Utility Services - direct damage and time element coverage for water, communications supply and power supply services
- ▶ Valuable Papers and Records - Increased limits
- ▶ Water Back-Up and Sump Overflow - choice of \$5,000 or \$10,000 limits

## Extra Property Coverages Included In The Policy At No Additional Premium

We want you to receive the most coverage for your money. That’s why we work with you and your agent to provide certain extensions of coverage at no extra cost to you. Some of those extra coverages are as follows:

- ▶ Accounts Receivable - \$10,000 limit on premises/\$5,000 limit off premises
- ▶ Business Income - you have coverage for loss of income for up to a 12 month period when the loss is caused by a covered cause of loss to the property
- ▶ Business Income From Dependent Properties - \$5,000 limit
- ▶ Business Personal Property off Premises - \$10,000 limit
- ▶ Civil Authority - applies for up to three consecutive weeks after a 72 hour waiting period
- ▶ Collapse - provides coverage caused by collapse of a building
- ▶ Debris Removal - coverage automatically provides an additional amount of insurance up to \$10,000 limit
- ▶ Electronic Data - provides coverage for the cost to replace or restore electronic data that has been destroyed by a covered cause of loss - \$10,000 aggregate limit

- ▶ Extended Business Income - subject to a 30-day limitation
- ▶ Extra Expense - covers extra expenses incurred to minimize the suspension of business for up to 12 months following the loss
- ▶ Fire Department Service Charge - pays up to \$2,500 for your liability for fire department service charges
- ▶ Fire Extinguisher Systems Recharge Expense - \$5,000 limit
- ▶ Forgery and Alteration - \$2,500 limit
- ▶ Fungi, Wet Rot, Dry Rot, Bacteria - coverage provides limited property damage coverage which includes the cost of tearing out and replacing any part of the building or other property to gain access to the fungi... and the cost of post-remediation testing if indicated - limited coverage - \$15,000 annual aggregate
- ▶ Glass Expenses - covers certain expenses that are incurred to board up openings or installing temporary plates of glass
- ▶ Increased Cost of Construction - \$10,000 limit
- ▶ Interruption of Computer Operations - coverage for business income and extra expenses to apply to a loss from a suspension of operations due to destruction or corruption of electronic data by a covered cause of loss - \$10,000 annual aggregate limit
- ▶ Mechanical, Electrical or Pressure Systems Breakdown
- ▶ Money Orders and Counterfeit Money - \$1,000 limit
- ▶ Newly Acquired or Constructed Property - 30-day coverage with a \$250,000 per building limit and with a \$100,000 limit for business property on each location
- ▶ Outdoor Property - covers fences, antennas, signs, trees, shrubs and plants - \$2,500 limit/\$500 on any one tree, shrub or plant
- ▶ Personal Effects - yours, your employees, partners, members and managers of LLC or officers - \$2,500 limit
- ▶ Pollutant Clean-Up and Removal - \$10,000 limit
- ▶ Preservation of Property - if property is moved to preserve it from loss, property is covered for 30 days after it is first moved
- ▶ Valuable Papers and Records - \$10,000 limit on premises/\$5,000 limit off premises (additional limits available for purchase)
- ▶ Water Damage, Other Liquids, Powder or Molten Material Damage - covers loss or damage caused by or resulting from covered water or other liquid, powder or molten material damage loss

## Liability: Section II

Coverage for your business premises/operations and business products/completed operations.

Available limits: ▶ \$300,000 ▶ \$500,000 ▶ \$1,000,000 ▶ \$2,000,000

- ▶ Employees are included as insureds
- ▶ Extended bodily injury
- ▶ Hired and non-owned auto liability
- ▶ Host liquor liability
- ▶ Limited contractual liability
- ▶ Limited worldwide liability
- ▶ Non-owned Watercraft (under 51 feet) liability
- ▶ Personal and advertising injury
- ▶ Premises and operations
- ▶ Premises and Operations Medical payments - limits of \$5,000 per person
- ▶ Products and completed operations
- ▶ Property damage liability
- ▶ Tenants fire legal liability - \$50,000 limit (higher limits available)

## Optional Liability Coverages Available For Additional Premium Cost

- ▶ Additional insureds
- ▶ Broadened coverage for damage to premises rented to you
- ▶ Electronic Data Liability (not available in all states)
- ▶ Employee benefits liability (not available in all states)
- ▶ Employment-related practices liability
- ▶ Garagekeepers coverage (legal liability or direct basis)
- ▶ Tenants fire liability - Increased limits
- ▶ Vehicular damage to leased property

## Premier Endorsement

This endorsement provides a number of additional and extensions of coverage at a reasonable and discounted premium.

