



Topa Insurance Company Garage Package Underwriting Guidelines

Topa Insurance Company's Garage Package is designed specifically for Auto Service and Repair shops within the state of California and offers Garage Liability, Garage Keepers Legal Liability, and Property targeting a wide variety of classes including Accessories Sales and Installation, Electronics Installation, Full Service Car Washes, Oil & Lube Shops, and Muffler or Radiator Repair Operations. Underwriting guidelines are as follows. A list of acceptable classes is contained within.

1. Garage Liability limits can be written up to \$1,000,000/\$2,000,000.
2. The maximum GKLL limit is \$250,000 per lot limit/\$50,000 per vehicle limit.
3. Minimum policy premium is \$2,500.
4. Rating is based on payroll and number of employees.
5. Monoline GarageKeepers Legal is not acceptable. Coverage must be written in conjunction with Garage Liability.
6. Vehicles kept overnight must be kept in a fenced, lighted enclosure with locked gates or in a locked building. Keys must not be left in the vehicles.
7. Mechanics must be trained and experienced.
8. Employees who test drive vehicles must be at least 21 years old, and we must have acceptable MVR's for them in file.
9. New ventures are acceptable when the applicant has a minimum of 3 yrs of experience in the auto repair business he is now conducting.
10. Coverage for owned, non-owned or hired autos is not available.
11. Coverage is for auto repair and service shops only. No dealers.
12. Operations in bankruptcy or just recently emerged from bankruptcy are not acceptable.
13. All new business must be inspected.
14. An Acord application is acceptable. Our supplemental Garage Liability application must be included.

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AUTO REPAIR ACCEPTABLE CLASSES

Accessories Sales & Installation

Air Conditioning Shops

Alarm Installation

Bedliner Installation (Slide in only, no spray on)

Brake Shops (No trucks except pickups)

Car Wash-Full Service including detailing (No pick up/delivery)

Emission Testing

Front End Alignment

General Repair

Muffler Shops

Oil & Lube Shops (No mobile service)

Radiator Shops

Stereo/Sound System Installation

Tire Dealers, New (No retreads)

Transmission Shops

Tune-Up Shops

Upholstery Shops

Window Replacement (No Sunroof, no mobile service)

Window Tinting (No mobile service)