



Garage & Dealers Program



Virtus' specialty in writing garage business continues to shine as we regularly bind dealer, repair and other garage accounts. Our underwriting team has carved out a niche within this segment and thus our Agents can trust that their accounts are reviewed and underwritten by an extremely knowledgeable and experienced team.

Dealers

- Auto Auctions
- Auto or Truck Dealer
- Auto/Truck Brokers
- Boat Dealer
- Consigned Auto Sales
- Equipment Dealers
- Heavy Truck Dealers
- Motorcycle Dealers
- RV/Trailer Dealers

Repair

(Admitted Options Available)

- Auto/Truck Repair
- Boat Repair
- Equipment Repair
- Heavy Truck Repair
- Motorcycle Repair
- RV Repair

Other

- Paint & Body Shop
- Car Wash/Detailing
- Parking & Valet
- Service Stations

Program Highlights

- \$750 minimum premium
- Admitted and E&S options
- Garage Liability, Dealer's Open Lot, and Garagekeepers policies also available on a monoline basis
- Garage Liability Limit: Up to \$5M available
- Fire Legal Liability Limit: Up to \$300K
- New Ventures accepted
- Dealer Open Lot Limit: Up to \$5M per location / \$250K per auto
- Garagekeepers: Up to \$5M per location
- No Loss credits available
- Risks with large hail losses considered
- Other coverages available: DOC, Theft Buy-Back, False Pretense, and Broadened Coverage endorsement

Virtus- Excellence,
Character & Courage

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