Garage Insurance, or automotive repair insurance, for an auto repair shop or a body shop is an important part of any garage owner's insurance program. Auto shop insurance or body repair insurance needs can be broken down into several distinct coverage groups, including garage liability insurance, garage keepers insurance, workers compensation insurance as well as property and tools insurance coverage.

Garage Liability Insurance – This coverage provides the repair shop or body shop owner with liability protection for their premises as well as liability protection for the work performed at the auto repair shop or the body shop itself. In addition, this coverage includes liability insurance protection for the auto shop while an employee of the auto shop is test driving a customer vehicle.

Garage Keepers Insurance – This coverage is an important part of any auto shop insurance program or body repair insurance program. This coverage provides protection to the auto repair shop or the body shop itself for collision or comprehensive damages to customer vehicles left in the care of the garage.

The garage insurance policy can be packaged with property insurance to provide protection for the auto shop building and contents, including employee tools. Every garage repair and body shop owner should also carefully consider workers compensation insurance for their garage operations.

The garage insurance policy is an unusual policy and few agents understand it well. For that reason it is very important that when you are searching for auto shop insurance quotes, or body repair insurance quotes, you make sure that you deal with an agent who specializes in auto shop insurance or body shop and body repair insurance. If your agent doesn't currently insure at least 25 different automotive repair shops, then you probably are not dealing with an agent who fully understands this protection in a way that you need him to.

We insure dozens of auto repair shops and body shops. We speak your language and we understand spray booths and can help you understand and decide between direct primary insurance and legal lability insurance. Our volume of garage insurance policies has allowed us to create a program for you that will save you big money on your garage insurance policy as well as your business auto insurance policy and the workers compensation policy for your garage. Call us today and put our wisdom and experience to work for you right away.