

Direct garagekeepers pays the covered claim for your client's damaged vehicle without regard for whether or not your client already has insurance protection for the loss. Excess garagekeepers insurance only pays as an excess coverage over and above any other primary insurance your customer already has on his or her vehicle. In practice this usually means you can collect your client's deductible and reimburse him or her for that. You can a more detailed answer by [reading our blog here](#) .