

[The Garage Liability policy](#) is one of the most misunderstood types of business insurance policies. It is a unique type of policy and many seasoned professional insurance agents don't really understand it well.

Attached to the garage liability policy, one often finds a coverage called garagekeepers insurance.

[At Clinard Insurance Group in Winston Salem, NC](#)

we understand this form very well and I hope to shed some light on this to eliminate some of the confusion that business owners often have about this protection.

The garage form is a liability based coverage that has been created especially for car dealers and [automotive repair shops](#). Basically if you are in the business of buying, selling or repairing motor vehicles, you will need this coverage. The confusion relating to the garagekeepers coverage I think comes from the name.

Just having the name garage in this form confuses people.

[Auto repair shop owners](#)

often wonder why they need garagekeepers coverage if they already have a garage policy.

The garagekeepers form is an add-on coverage to the garage policy and it is designed to covers losses occurring to customers' cars that are left in the possession of the repair shop.

So if you are repairing cars and your building burns down in the night and you have 3 cars inside, you had better hope you have garagekeepers coverage on your policy or you will be buying your clients new cars on your own dime.

The garagekeepers form can include either comprehensive coverage, or collision coverage or both. When you purchase this coverage you should try and accurately predict the largest possible loss that could occur to customer cars left on your premises or repaired by your shop.

You will also want to choose appropriate deductibles for the comprehensive and collision coverages.

In my next blog I will discuss the differences between direct primary and excess liability coverage for the garagekeepers form. As you can see, [insuring a repair or body shop](#) or a used car dealer is requires an unusual coverage form that is not well understood by a lot of insurance agencies.

[If you own a repair shop, or a body shop](#)

, or

[if you own a used car dealership](#)

, you need to make sure that you are using an agent that specializes in these types of businesses.

At Clinard Insurance Group in Winston Salem, NC, we write over 300 garage policies in 4 different states and we can help you make sure that your policy is set up correctly so that you can have the best possible protection at the lowest possible price.

Give us a call, toll free at 877-687-7557, or visit us on the web by [clicking here](#)

.