AUTO REPAIR / GARAGE COVERAGE SELF-REVIEW CHECKLIST

How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A GARAGEKEEPERS — CUSTOMER VEHICLES

- ☐ **Garagekeepers** is on my policy (customer cars in my care).
- ☐ I understand my general liability's **care, custody & control** exclusion.
- ☐ The limit reflects the value of the vehicles I service.

B GARAGE LIABILITY

- ☐ **Garage liability** (not standard GL) for operations and premises.

C PROPERTY, TOOLS & EQUIPMENT

- ☐ Building, tools, lifts, and equipment insured at **current replacement cost**, not original price.

D POLLUTION

- ☐ **Pollution liability** for oil, coolant, fluids, and spills.

E PEOPLE & AUTO

- ☐ **Workers comp** for technicians.
- ☐ **Commercial auto** for business vehicles; test-drive / non-owned exposure addressed.

F LIMITS & REVIEW

- ☐ Limits reflect luxury / high-value vehicles if I service them.
- ☐ Program reviewed at least annually.

G QUESTIONS WORTH ASKING YOUR BROKER

- "Do I have garagekeepers, and does its limit fit the cars I actually service?"
- "Does my GL exclude customer vehicles in my care?"
- "Are my tools and equipment valued at today's replacement cost?"
- "Am I covered for a fluid spill or environmental cleanup?"
- "Is test-drive / non-owned exposure covered?"

H IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.