CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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AUTO REPAIR SHOP — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for general automotive repair shops. Priorities reflect typical exposure; confirm against services and off-site work.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Garage Liability (incl. Completed Operations)**	Covers injuries from the shop's work after the vehicle leaves — the core coverage for repair shops.	CORE
☐	**Garagekeepers**	Covers customers' vehicles in the shop's care — confirm the basis (legal liability vs. direct) and limit.	CORE
☐	**Umbrella / Excess Liability**	Adds limits for a crash caused by faulty repair years later.	PREVALENT
☐	**Commercial Property & Business Income**	Covers the building, tools, and equipment.	CORE
☐	**Pollution Liability**	Covers used oil, fluids, and waste releases.	SITUATIONAL
☐	**Workers' Compensation**	Required in most states; lifts, tools, and chemicals drive injuries.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is the long tail of repair work. A Dallas jury returned $42 million against a shop whose repair contributed to injuries years later, after the car had been resold — and completed-operations claims can arrive long after a job. Shops should confirm completed-operations limits, follow and file OEM procedures for safety repairs, calibrate ADAS after related work, and keep repair orders for at least 10 years.

IMPORTANT — PLEASE READ