

Pull out your current garage policy and check the box next to each feature you can confirm it includes — anything unchecked is worth a quick conversation with your advisor.

STANDARD

OFTEN LIMITED

IF NEEDED

— Standard: should be included · Often limited: frequently sublimited or excluded · If needed: depends on your operations

POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐ Premises & Operations	Covers injuries and damage to others from your garage operations, including customers on site.	STANDARD
☐ Products & Completed Operations	Covers crashes and injuries caused by your work after the vehicle leaves.	STANDARD
☐ Test Drives & Employee Driving	Covers other people and property when staff drive customer or dealer vehicles.	STANDARD
☐ Owned & Dealer-Plated Autos	Covers vehicles you own or drive on dealer plates, including demos.	STANDARD
☐ Customer Test Drives	Covers customers driving vehicles for sale — some policies limit unaccompanied drives.	OFTEN LIMITED
☐ Sublet & 1099 Work	Work done by vendors or contractors may be excluded — confirm it is covered.	OFTEN LIMITED
☐ Faulty Work Itself	The cost to redo your own repair is usually excluded — only resulting injury or damage is covered.	OFTEN LIMITED
☐ Customers' Vehicles	Damage to vehicles in your care is excluded here — it needs garagekeepers coverage.	OFTEN LIMITED
☐ Pick-Up, Delivery & Valet	Covers others injured when your employees drive customer vehicles off site.	IF NEEDED
☐ Fuel, Propane & Tire Sales	Confirm product sales to the public are covered.	IF NEEDED
☐ Umbrella Over Garage Liability	Adds limits above the garage policy — confirm the umbrella schedules it.	IF NEEDED

COMMON GAP IN THIS COVERAGE

The gap most often missed with garage liability is assuming it covers the customer's car. Garage liability pays for injuries and damage to others — the other driver after a road-test crash, or a customer hurt by a faulty brake job — but it excludes vehicles in your care, which need separate garagekeepers coverage. Work sent to vendors or 1099 workers is a second gap. Confirm sublet work is covered, collect vendor certificates, and pair this policy with garagekeepers.

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. The Standard / Often Limited / If Needed labels describe general market patterns for this coverage — not a personalized recommendation or needs analysis for your specific operations. 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.