

# Auto Service and Repair Insurance Package

## Policy Highlights

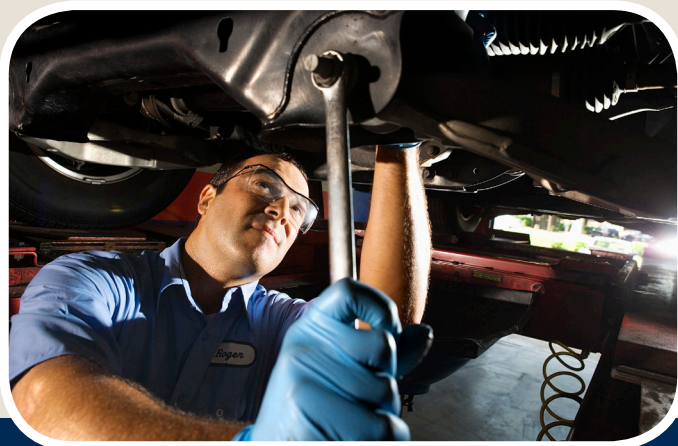


**G**rinnell Mutual's Auto Service & Repair Package offers strong protection for auto service or repair shops that meet the following requirements:

- The buildings must be no more than 25 years old, unless the building has been rehabilitated as to wiring, plumbing, heating, roof, etc., in the last 15 years.
- Current ownership and management has been in business at least three years.
- Gross annual receipts up to \$8 million per location.
- Total floor area does not exceed 60,000 square feet.

### Important Coverages

- Building includes underground fuel storage tanks, pumps, piping and connections to the tanks, and canopies and awnings
- Business Personal Property includes property within 1,000 feet of described premises, including petroleum products
- Newly-acquired or Constructed Property — \$500,000 per building
- Personal Property at Newly Acquired Locations — \$250,000 per building
- Employees Tools and Equipment Coverage — Up to \$10,000 (\$2,500 per employee)
- Computers, Software and Telephone Systems — Up to \$25,000
- Pollutant Clean Up and Removal — \$25,000
- Glass Expense — Expense to remove or replace obstructions
- All Outdoor Signs — Replacement cost
- Outdoor Property — \$10,000/\$1,000 per tree, plant or shrub
- Personal Property Off Premises\* — \$15,000
- Personal Property of Others — Up to \$5,000
- Personal Effects — \$5,000
- False Pretense — \$10,000
- Unauthorized Use of Fuel Access Card — Up to \$5,000
- Gasoline Contamination — Up to \$10,000
- Artificially Generated Electrical Current (Must occur within 1,000 feet of premises)
- Reward Payment — Up to \$5,000 leading to the arrest and conviction of any person committing a crime
- Transit Pollutant Clean Up and Removal — Up to \$25,000
- Utility Services - Time Element — Up to \$25,000
- Valuable Papers and Records\* — \$10,000 on premises; \$5,000 off premises
- Money and Securities\* — \$10,000 on premises; \$5,000 off premises
- Accounts Receivable\* — \$10,000 on premises; \$5,000 off premises
- Forgery and Alteration\* — \$5,000
- Money Orders and Counterfeit Paper Currency — \$2,500
- Fire Department Service Charge — \$5,000
- Water Back-up from Sewer, Drain, or Pump — \$10,000
- Debris Removal — \$15,000
- Employee Dishonesty\* — \$5,000
- Walks, Roadways or other Paved Surfaces — \$25,000
- Lock Replacement — \$1,000
- Spoilage Coverage\* — \$10,000
- Ordinance and Law\* — \$50,000
- Car Wash Property Damage coverage available
- Loss or Damage to Customers' Autos and Coverage for Personal Property in Vehicle available
- Broadened Garage Liability (Defective Products and Faulty Work) available



\* Higher limits may be purchased for an additional charge. Other optional coverages are available.

*These summarized coverage descriptions are intended for reference and do not include policy conditions, exclusions or limitations. For a complete description of the policy features, consult your Grinnell Mutual agent.*

**GRINNELL MUTUAL**  
REINSURANCE SINCE 1909