



# AUTOMOTIVE REPAIR AND GARAGE COVERAGE

PROTECTING YOUR DREAMS





# CHOOSE AN INSURANCE PROVIDER WHO'S AS **SERIOUS AS YOU ARE** ABOUT PROTECTING YOUR DREAMS.

Discover the advantages of American Family Insurance and our Automotive Repair and Garage Coverage.

Along with blown head gaskets and broken fan belts, each day brings you a variety of risks that can put your business up on blocks in a hurry—or even shut you down. From equipment to on-the-job coverage, trust American Family. We'll focus on keeping your business running smoothly so you can focus on doing the same for your customers' vehicles. **Here's how:**

## KNOWLEDGE OF YOUR NEEDS

American Family has been protecting the livelihoods of business customers like you for over 35 years. As an American Family agent, and a businessowner, I have exceptional knowledge of your insurance needs, as well as the responsibilities and challenges you face. This experience means you can trust me to provide solid advice to help protect your business and your dreams.

## PROACTIVE SAFETY

Reducing risks means reducing costs—and improving your bottom line. As an American Family policyholder, you'll have access to board certified safety professionals, as well as safety tools and materials, to proactively help you make your workplace safer for your employees and customers.

## FAST, FAIR CLAIMS

You can count on us when you need us the most with fast, fair and friendly claims service. Our claims adjusters understand the unique issues a business claim can present and we're dedicated to getting your business up and running as soon as possible.

## HELPFUL BUSINESS TOOLS

In addition to protecting your business, American Family is committed to helping it grow. Turbo-charge your business with FREE access to our award-winning Business Accelerator Program, including professional business coaching, and online tips and tools. Visit [amfambusinessaccelerator.com](http://amfambusinessaccelerator.com).



# WHAT'S UNDER THE HOOD

American Family's Automotive Repair and Garage Coverage is powered by a package of insurance protection custom-built for the needs of garage owners who focus on the repair of automobiles and trucks and are not considered a motor vehicle dealership. **Depending on your needs, coverages may include:**

## **Garagekeepers Coverage**

Provides physical damage coverage for your customers' vehicles while in your care, custody or control. Customize by choosing coverage that pays only for damages you're legally liable for or coverage that pays for damages to your customers' vehicle regardless of your legal liability.

## **Garage Liability Coverage**

Provides liability coverage for accidents arising from your garage operations resulting in bodily injury, property damage or personal and advertising injury.

## **Building and Business Personal Property**

Provides coverage for your buildings and personal business property such as tools and computers.

## **Business Income and Extra Expense**

Provides coverage for actual loss of business income if your operations cease due to a covered loss and extra expenses incurred due to the loss.

## **Additional coverages you might consider**

- Commercial Umbrella Insurance
- Workers Compensation Insurance
- Commercial Auto Insurance
- Employment Practices Liability\*
- Life Insurance

*\* coverage offered through our Brokerage and Alliances Division*

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HOME  
BUSINESS  
LIFE

Visit **amfam.com** to find an agent near you for a FREE no-obligation Personal Insurance Review. The trusted advice of an American Family Insurance agent will give you the confidence and security to pursue your dreams, no matter how they change along the way, and make sure that you have protection for everything that matters most to you.

We offer a variety of insurance products to cover you, and your family, at every stage in life. Talk to an agent to find out which discounts you may qualify for and other ways to save!

*Annuities and life insurance policies are issued by American Family life Insurance Company—other products are offered by American Family Mutual Insurance Company and its Subsidiaries or American Family Insurance Company.*

*This brochure represents only a brief description of coverages. Coverage features and limits vary by state and may be subject to change. Some products are not available in every state. Discount availability and eligibility vary by state and policy terms. Please check with your agent and read the policy for exact details on coverages and exclusions.*



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