



Automotive Service & Repair

The Automotive Service and Repair Businessowners Policy provides specific coverage sections, Property, Auto (optional), Crime and Liability, and allows you to select the package, Primary or Premier, and Optional Coverages to meet your business insurance needs. Workers Compensation should always be added.

Property

Provides coverage for building(s) and/or business personal property as described in the policy declarations.

Auto

Provides coverage for business auto(s); BI/PD, Medical Payments, UM/PIP, Physical Damage, Optional Equipment and Towing.

Crime

Provides coverage for Employee Dishonesty, Money and Securities, Forgery/Alteration and Counterfeit Currency.

Liability

Provides coverage should the business owner become legally obligated to pay damages as a result of business operations.

Work Comp

Disability (loss of income)
Medical Payments
Survivor Benefits
Rehabilitation
Employers Liability Coverage

Primary Coverages

Accounts Receivable
Backup Sewer and Drain
Business Income
Electronic Data Processing Equipment
Employees Tools
Fire Department Service Charge
Lock Replacement
Newly Acquired Buildings
Outdoor Property
Outdoor Signs
Personal Property Off Premises
Valuable Papers and Records

Premier Coverages

Contains Primary Package with increased limits.
Coverages below are additional:
Business Income 72 Hour Buyback
Equipment Breakdown

JONES
&
ASSOCIATES



Optional Coverages

Optional coverages available:
Broad Form Products Coverage
Building Ordinance
Earthquake
Employee Benefits Liability
Employers Liability
Garagekeepers Liability
Hired/Non-Owned Auto
Outdoor Fence and Walls