



# New England Excess Exchange, Ltd.

We Work Smarter For You

## Garage Insurance—What's Under the Hood

Our Garage Coverage provides protection that's custom-built for **businesses focusing on the sale, service and repair of automobiles, trucks and related exposures**. Our underwriters are experienced at providing coordinated insurance designed to protect the financial interests of these operations. **From Private Passenger auto mechanics to those working on big machinery or motorcycles, we offer great rates for great coverage.**

### Coverage

- Auto Physical Damage for Scheduled Service Units
- Fire Legal Liability
- Dealers Physical Damage—Non Reporting Only
- Garage Liability & Scheduled Auto Liability
- Garage Property
- Garagekeepers and In-Transit Schedule
- Medical Payments
- Personal Injury Protection
- Uninsured / Underinsured Motorist

### Features

- Admitted Paper Available on Most Risks
- Service Operations Written on Garage Form
- Auto and Garage Available to Rate in the Same Program
- Independent Rates and Forms

### Where We Have Success

- Complicated Exposures
- New Ventures
- Small, Independent Businesses

## Dealer Operations



### New & Used

- ATVs
- Golf Carts
- Jet Skis
- Lawn & Garden Vehicles
- Motor Homes
- Motorcycles
- Snowmobiles
- Stand Alone Dealers
- Wave runners

### Used Only (Non-franchised)

- Bucket Truck Sales
- Consignment (20% or higher)
- Electric Cars
- Private Passenger Autos & Light Trucks
- Trucks & Tractors

[Go to Garage Apps!](#)

## Service & Repair Operations



### Cosmetic Auto Operations

- Auto Upholstery
- Installation of Car Alarms, Car Sound Systems & Keyless Entry Starters
- Paint & Body Shops
- Powder Coating
- Spray-on Bed Liners
- Window Tinting

### Other Operations

- Brakes
- Engine & Diesel Overhaul
- Frame Straightening
- Motorcycle Kit Assembly
- Suspension Work
- Tires—excl. recapping & retreads
- Towing (incl. On-Hook coverage)

### Repair & Service—In a Shop or Mobile

- ATVs, Golf Carts, Jet Skis, Lawn & Garden Vehicles, Motorcycles, Snowmobiles, Wave runners
- Contractor & Farm Implement Equipment
- Emergency Vehicles
- Motor Homes
- Private Passenger Autos & Light Trucks
- Transmissions
- Trucks, Tractor & Trailer

### Service Stations

- Car Washes
- Detail Operations
- Oil & Lube Shops

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Online Quoting: [www.neemaple.com](http://www.neemaple.com) • PO Box 219 • Montpelier, VT 05601



## Unique Classes—for Both Dealers and Service & Repair Operations

**Our Garage Program is continually evolving as we look for new opportunities. Here are some of the specialty risks we can consider:**



- Auctions
- Accessory Sales
- Antique / Classic Auto Sales & Restoration
- Bed Liner Installation
- Commercial Auto Repair—Buses, Concrete Trucks, Emergency Vehicles, Fire Trucks & more
- Consignment Sales
- Convenience Store Sales
- Fuel Conversion Kit Installation
- Gasoline Sales
- Horse Trailer Sales & Service
- Hydraulic Repair
- Internet Sales of Parts & Accessories
- Lift Kits & Vehicle Wraps
- LPG Sales
- Mobile Mechanics
- Mobility Equipment Sales & Installation
- Motor Home Appliance Repair
- New & Used Auto Parts Sales
- New & Used Tire Sales, Installation & Repair
- Parking & Storage Operations
- Race Car Detailing & Washing
- Refrigerated Truck or Tractor Repair
- Repossessors
- Roadside Assistance
- RV / Travel Trailer Sales & Service
- Salvage Yards
- Scooter / Moped Sales & Service
- Tow Truck Operators
- Trailer Hitch Sales & Installation
- Valet Parking
- Van Conversion

## Featured Carriers



- [Colony Specialty](#)
- [National Indemnity](#)
- [Lloyds of London](#)
- [Nautilus Insurance Group](#)
- [Penn-America Group](#)
- [Northfield Insurance Company](#)

## Contact your Garage Underwriter for more information

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