

# Your insurance agent checklist



## AUTO SERVICE

Your auto service business is different from any other business out there, so you deserve an insurance plan that fits your unique needs. Take this checklist with you when you're talking to any insurance professional to make sure all of your concerns are addressed.

### Do you offer the following coverages tailored for auto service shops?

- Garage Liability Coverage—to protect against faulty work, customer injuries and lawsuits
- Garagekeepers Coverage—to protect against customer vehicle damage
- Repair Shop and Employee Tools Coverage
- Towing Coverage
- Coverage for Car Washes

### Do you offer all of these business insurance coverages?

- Business Property Coverage
- Business Liability Coverage
- Business Auto Coverage
- Business Umbrella Coverage
- Business Crime Coverage
- Workers Compensation
- Employment-Related Practices Coverage
- Inland Marine Coverage
- Valuable Papers Coverage
- Pollution Coverage
- Accounts Receivable Coverage
- Property in Transit Coverage

I have concerns specific to my business (add them below). Can you cover them?

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### Additional questions to ask your agent.

How many auto service shops does your agency work with?

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Do you have any auto service customers I can contact?

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Will you review my insurance needs regularly?

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What do you think my biggest insurance need is?

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Do you offer free onsite loss control services for auto service shops?

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Do you offer other loss prevention tools and information I can use on my own?

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Is claims service available 24/7?

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What do I need to do if I have to submit a claim?

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Are your claims professionals specially trained to handle auto service insurance issues?

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As an insurance agent, are you a member of any business associations (i.e. Small Business Administration, Chamber of Commerce)?

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Are there any special discounts or features available to me as a business owner?

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What's your company's financial rating?

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Agent name \_\_\_\_\_

Work phone number \_\_\_\_\_

Cell phone number \_\_\_\_\_

Address \_\_\_\_\_

E-mail \_\_\_\_\_

