

# Garage Insurance



For more than 50 years, Western World has provided wholesaler brokers and their clients with a range of insurance products and services to address the evolving risks they face. Launched in the Spring of 2022, Western World Garage caters to the insurance needs of vehicle-related sales, service and storage businesses.



## Coverage Highlights

- **Coverages available:** Physical Damage, Garage Liability, Garagekeepers, as well as other ancillary coverages
- **Classes:** In addition to standard used Auto Dealers and General Repair Shops, our expansive appetite includes a wide variety of classes such as:
  - Heavy truck sales/service
  - RV sales/service
  - Valet
  - Mobile repair operations
  - Trailer conversions
  - Salvage yards
  - Classic auto restoration
  - and more

## About Western World

### Dedicated Underwriting Team

Western World employs an experienced and dedicated team to help wholesalers and their clients manage their Garage risks.

### Coverage Form

Our proprietary coverage form is based on the ISO Auto Dealer coverage form with our specific changes embedded. It's easy to follow and limits the need to overlay and compare extensive change forms. This coverage form allows Western World to write both dealer and non-dealer operations on one form and can easily be packaged to include Property and Equipment Breakdown coverages.

### Underwriting and Classification Guide

We have a comprehensive, easy-to-use underwriting and classification guide to assist you in writing most risks within your authority.

### Convenient Platform

The Garage product is built on the Western World Integrated Platform (WWIP), which gives wholesalers the ability to rate, quote, bind and issue policies in one system. WWIP is a long-standing, highly rated and user-friendly system.

### Financial Security

Western World Insurance Company carries an A.M. Best Group Rating of A (Excellent), Financial Size Category XV.

### Claims

Western World employs experienced claims staff who understand the specific coverages associated with Garage insurance.

# WESTERN WORLD

An  company

Western World Insurance Company, an AIG company, is a U.S.-based surplus lines insurer. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit [www.aig.com](http://www.aig.com).

All products and services are written or provided by subsidiaries or affiliates of AIG. Certain property-casualty coverages may be provided by a surplus lines insurer. Coverage is subject to actual policy language. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

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