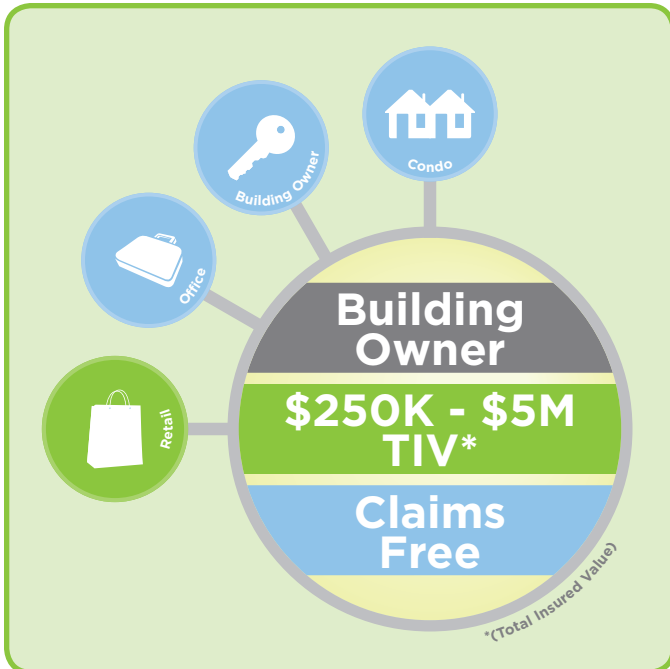


BusinessAssure® Garage



With BusinessAssure®, your garage clients get the rates and options they're looking for, and you get more efficient quoting. This comes with the knowledge that Grange is here to support you – and your clients – as you both grow your businesses.



Start with risk

BusinessAssure will work best for businesses that:

- have been claims free for the past three years
- own the building in which they operate
- have a total insured value between \$250,000 and \$5 million

Then focus on your target

Best-fit businesses are those that:

- Have annual receipts less than \$7,500,000 per location

Deliver even more

Clients who are a good fit for BusinessAssure will likely also do well with our umbrella and auto products. When customers have multiple lines with Grange, they get discounts – and you take the credit for helping them save.

Garage Choice Endorsements

Water Backup and Sump Overflow

Covers the cost of cleanup or repair if pipes back up and cause damage to the business.

Identity Fraud Expense

Covers any expense incurred while Grange works to resolve the identity theft case.

Personal Property Off Premises

Provides coverage for business personal property when it is temporarily off the premises at a location that the insured does not own or lease.

Money and Securities

Provides protection for any money or securities lost due to theft or destruction.

Employee Dishonesty

Protects the customer if an employee should steal or cause damage to the property.

Ordinance or Law – Increased Cost of Construction

Covers an increased cost of construction due to changes in ordinances or laws for buildings insured on a replacement cost basis.

BusinessAssure isn't for every garage operation.

Business with risks involved with heavy truck service or repair, motorcycle, snowmobile, ATV, boat, school bus, church bus, RV's, and similar equipment service or repair, risks that perform 24 hour on-call towing operations, risks with tires retreading operations or used tire sales, heavy truck tire sales or installation, auto sales or any risk requiring dealer plates, and risks where employees are not formally trained and/or ASE certified are ineligible.

The content in this document will provide you with the underwriting questions that will appear at the end of a quote for a policy specifically with Grange Insurance. These questions provide a general guide; you may encounter additional questions depending on the type risk.

General Questions

Response

Has the applicant had foreclosure, repossession, bankruptcy, or filed for bankruptcy during the last five years?

Has the applicant had a judgement or lien during the last five years?

Years of experience in this trade/business?

Years of management experience in the business/trade?

Does the applicant do business outside of Grange operating states?

Does the applicant own or operate any other business or premises under the same legal entity?

Does the applicant lease employees to or from other employers?

Inspection Contact Name/Phone Number?

Is the operation conducted from the applicant's residence?

What percent of the building is vacant or unoccupied?

Check all protection systems that apply: Smoke Detectors-Battery or Hard-Wired, Automatic Fire Alarm, Security Service, Service Contract, Security Personnel?

Year of Last Update? Electric, Heating/Air Conditioning, Roof?

Does the risk work from home? If yes, does the risk have a HO policy through Grange or Integrity?

Does the location have an incidental apartment exposure? If yes, what percent of the buliding is an apartment?

Garage Questions

Response

Does the risk customize or make unique alterations to classic, antique, or racing vehicles?

Does the risk rebuild salvaged vehicles or repaired autos for resale?

Does the risk repair heavy trucks, motercycles, snowmobiles, ATVs or other recreational vehicles?

Does the risk have auto sales?

Does the risk have spray booths that are not UL listed?

Does the risk have used tire sales?

Does the risk have dealer plates?

If you need assistance please contact your Territory Sales Manager or the Commercial Complete unit by email at commercialcomplete@grangeinsurance.com or by phone at 800-422-0550. There is also live online help during the quote process. Grange Live Help is located at the top right hand corner of each quote page within the GainWeb quoting process.