**Garage Cheat Sheet**

* Garage Liability
	+ Package GL & Auto
	+ 3 C’s – *Care, Custody, and Control*
* Optional Coverages
	+ UM/UIM (Uninsured Motorists/ Underinsured Motorists) – Takes the place of an at-fault driver’s liability insurance when there is none (or limited amount) in place
		- Mandatory in KS & MO
		- Can reject limits lower than Liability
	+ PIP (Personal Injury Protection) – No-fault coverage
		- Mandatory in KS
		- Basic = $4,500
	+ Auto Med Pay & Premises Med Pay – Both can be used as no-fault coverages
* Symbols
	+ 21 – Any Auto
	+ 22 – Owned Autos Only
	+ 23 – Owned Private Passenger Autos Only
	+ 24 – Owned Autos Other Than Private Passenger Autos Only
	+ 25 – Owned Autos Subject to No-Fault
	+ 26 – Owned Autos Subject to Compulsory Uninsured Motorists Law
	+ 27 – Specifically Described Autos
	+ 28 – Hired Autos Only
	+ 29 – Nonowned Autos Used In Your Garage Business
	+ 30 – Autos Left With You For Service, Repair, Storage, Or Safekeeping
	+ 31 – Dealers Autos
* Dealers Physical Damage (DOL)
	+ Symbol 31
	+ Perils:
		- Comprehensive – Everything included except A.) Collision with another Object; B.) Overturn
		- Specified Cause of Loss – A.) Fire; B.) Lightning; C.) Explosion; D.) Theft; E.) Windstorm, Hail, or Earthquake; F.) Flood; G.) Mischief or Vandalism; H.) The Sinking, Burning, Collision, or Derailment of any Conveyance Transporting the Covered Auto
		- Collision – A.) Collision with another Object; B.) Overturn
* Garagekeepers Legal Liability (GKLL)
	+ Symbol 30
	+ Perils:
		- Comprehensive – Everything included except A.) Collision with another Object; B.) Overturn
		- Specified Cause of Loss – A.) Fire; B.) Lightning; C.) Explosion; D.) Theft; E.) Windstorm, Hail, or Earthquake; F.) Flood; G.) Mischief or Vandalism; H.) The Sinking, Burning, Collision, or Derailment of any Conveyance Transporting the Covered Auto
		- Collision – A.) Collision with another Object; B.) Overturn
	+ Direct Primary – Loss will be Considered without Regard to the Insured’s Legal Liability
	+ Legal Liability – Insured must be Legally Liable for the Loss to the Customer’s Auto