

Arkansas  
Louisiana  
Oklahoma  
Texas

## America First Insurance™ CUSTOM PROTECTOR Garages



### Why buy the CUSTOM PROTECTOR for Garages?

The property and general liability coverages provided by the CUSTOM PROTECTOR meet the needs of most of today's small business owners. By purchasing the additional Garages' General Liability Endorsements, you get even more coverage specifically designed for garages at a greater value. In this brochure you will find detailed coverages provided by each of the endorsements.



**America First  
Insurance.**

Member of Liberty Mutual Group

# Garages' Property Custom Protector

Accounts Receivable	\$100,000 on premises/\$5,000 off premises
Additional Covered Property	Bridges, roadways, walks, patios, paved surfaces and retaining walls
Appurtenant Structures	\$50,000 Building; \$5,000 Business Personal Property
Arson Reward	\$25,000 (Not available in New York)
Back-up of Sewers or Drains	\$10,000
Brands and Labels	Coverage is added with a limit of \$25,000
Breakage of Building Glass	Included in Building Limit*
Broadened Premises	The definition of premises is broadened from 100 feet to 1,000 feet.
Business Income	\$10,000
Business Income—Support Property	\$5,000 (If you have Business Income Coverage on this policy)
Business Income—Utility Services Interruption	\$1,000
Business Personal Property Limit Seasonal Increase	25% automatic increase for seasonal variations
Computer Equipment	\$25,000**
Consequential Loss	\$10,000
Contingent Transit	\$5,000 for goods you sell to others shipped to them at their risk of loss
Contract Penalty Clause	\$5,000 for penalties due to your failure to timely deliver your product or service according to contract terms, provided the contract was executed prior to the loss or damage
Debris Removal	\$25,000
Dies, Patterns, Molds and Forms	Included in Business Personal Property Limit
Electronic Data in Transit	\$5,000***
Electronic Data	\$25,000***
Employee Dishonesty	\$25,000
Employee Tools Coverage	\$5,000
Extra Expense	\$10,000
Fine Arts	\$25,000
Fire Department Service Charge	\$25,000
Fire Protective Devices Recharging or Refilling	\$10,000
Forgery or Alteration	\$25,000
Foundations	Included as part of the Building Limit
Inventory and Appraisal	\$5,000 for inventory costs and appraisal costs
Laptop/Portable Computers	\$5,000 sublimit for laptop/portable computers while away from the premises
Leasehold Interest	\$10,000 for loss of tenants lease interest you sustain due to the cancellation of your lease
Lock Replacement	\$2,500
Loss of Refrigeration	\$25,000
Loss to Pair or Set	Covers cost to restore a pair or set or the difference in value after the loss
Lost Key Coverage	\$2,500
Lost Lease Coverage	\$5,000 per location
Manufacturer's Selling Price	Included
Manufacturers Consequential Loss Assumption	\$25,000. We will pay the reduction in value of "stock" in process of manufacture when the reduction is caused by direct physical loss or damage to other parts of "stock" in the process of manufacture.
Money and Securities	\$25,000 inside the premises; \$25,000 outside the premises
Money Orders and Counterfeit Money	\$25,000
Newly Acquired or Constructed Property—Buildings and Business Personal Property	Buildings—\$500,000; Business Personal Property at new locations—\$250,000; Increases the expiration date of the extension to 180 days.
Off-Premises Services Interruption—Direct Damage	\$10,000
Ordinance or Law	25% of the Building Limit subject to \$100,000 maximum
Outdoor Property (Including Unattached Signs)	\$25,000
Personal Effects and Property of Others	\$10,000
Pollutant Clean-up and Removal	\$25,000
Preservation of Property	The 30 day limitation is increased to 90 days.
Property Off-Premises—Including While in Transit	\$100,000
Real Property of Others Required by Contract	\$25,000
Salespersons Samples	\$5,000
Signs (Attached)	\$25,000
Special Deductible Provision	Amount shown in the Declarations or \$500, whichever is less
Tenant Move Back Coverage	\$5,000 per occurrence
Valuable Papers and Records (Other than Electronic Data)	\$100,000 on premises/\$5,000 off premises
Waiver of Coinsurance	\$10,000 or less

\* In states other than LA, coverage is included in Building and Personal Property Coverage Form.

\*\* In LA includes software.

\*\*\* Not available in LA.

## Core General Liability Custom Protector

**Non-owned Aircraft** – Covers non-owned aircraft under certain conditions if no other insurance is available.

**Non-owned Watercraft** – Covers non-owned watercraft less than 51 feet long. Coverage is excess over any other applicable insurance.

**Property Damage Liability—Elevators** – Substantially removes the property damage exclusion if damage results from the use of elevators. Coverage is excess over any other insurance available to the insured that is property insurance.

**Damage by Fire, Lightning, Explosion, Smoke or Leakage** – Extends damage to premises rented to the named insured to include lightning, explosion, smoke, and leakage from automatic fire protection systems subject to the greater of \$300,000 limit or the limit shown on the declarations.

**Medical Payments Extension** – Extends the reporting period to three years.

**Extension of Supplemental Payments—Coverages A and B** – Increases coverage for bail bonds to \$2,500 and loss of earnings to \$500 per day.

**Additional Insured—Managers or Lessors of Premises** – Includes as an additional insured any person or organization when the named insured and the person or organization previously agreed in a written contract or agreement that the person or organization be added as an additional insured to the named insured's policy. Additional insured coverage applies only with respect to liability arising out of the ownership, maintenance or use of that part of any premises leased to the named insured.

**Additional Insured—Lessor of Leased Equipment** – Includes as an additional insured any person or organization from whom the named insured leases equipment when the named insured and the person or organization agree in a written contract or agreement that the person or organization be added as an additional insured to the named insured's policy. Additional insured coverage applies only with respect to bodily injury, property damage, or personal and advertising injury caused by the named insured's maintenance, operation, or use of the equipment leased to the named insured by the additional insured.

**Newly Acquired or Formed Organization** – Provides coverage for newly acquired or formed organizations for up to 180 days after acquisition or formation or the end of the policy period, whichever is earlier.

**Incidental Medical Malpractice** – For named insureds who are not in the business of providing professional health care services, medical malpractice coverage is afforded to nurses, emergency medical technicians or paramedics employed by, and while acting within the scope of their employment by, the named insured. Coverage is excess over any other valid and collectible insurance.

**Broad Form Named Insured** – Covers all legally incorporated entities of which the insured owns more than 50% interest during the policy period. Coverage is excess of any other applicable insurance.

**Failure to Disclose Hazards and Prior Occurrences** – Clarifies that the failure to disclose all hazards or prior occurrences will not affect coverage unless the failure to disclose was intentional.

**Knowledge of Occurrence, Offense, Claim or Suit** – Clarifies that the named insured's obligation to notify us of an occurrence, offense, claim or suit applies when specific types of insureds (e.g. partners, executive officers, etc) have knowledge of them.

**Liberalization Clause** – The insured will benefit from a more liberal endorsement provision when it becomes effective in a state, rather than upon policy renewal.


**Bodily Injury Redefined** – Redefines bodily injury to mean physical injury, sickness or disease sustained by a person. This includes mental anguish, mental injury, shock, fright (i.e. nonphysical injury) or death that results from such physical injury, sickness or disease.

## Garages' General Liability Custom Protector

**Medical Payments Coverage** – The Medical Expense Limit is increased to the greater of \$15,000 or the amount shown in the Declarations.

**Property Damage – Borrowed equipment** – Covers property damage to borrowed equipment while that equipment is not being used to perform operations at a job site.

*Coverage for loss of Business Income or Extra Expense, whether provided by this endorsement or elsewhere, does not apply if a loss is covered only as a result of this endorsement.*



When your agent recommends **America First Insurance**, you can trust that it is the best choice for your business.



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**America First Insurance Member Underwriting Companies:**

American Fire and Casualty Company, America First Insurance Company, America First Lloyd's Insurance Company, Hawkeye-Security Insurance Company, Liberty County Mutual Insurance Company, The Midwestern Indemnity Company, The Netherlands Insurance Company, Peerless Indemnity Insurance Company, Peerless Insurance Company, The Ohio Casualty Insurance Company, Ohio Security Insurance Company, West American Insurance Company

(Not all companies may be licensed in all states.)

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