**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