

Automobile/Fleets/Garage Insurance Policies

Automobile Insurance: Bodily injury or property damage to a Third Party arising from the ownership, use or operation of an automobile. Additionally, Auto insurance policies offer the ability to purchase coverage to repair physical damage to your own vehicles, subject to the deductible.

Fleet Insurance: When a business has a number of owned vehicles, they can insure them all on one policy and can qualify for additional discounts for being a part of a “Fleet” and their own loss history. Insurers differ in their requirements for Fleet rating. Some start with as low as 6 vehicles, while others require 10-12 vehicles before allowing Fleet rating.

Garage Liability Insurance: Protection for an automobile dealer, repairer, service station, valet, etc for while the company employees are have custody or are operating their customer’s vehicles. These companies should have both Third Party Liability as well as Physical Damage for damage to the Customer’s or their Own Autos.

For more information about Commercial Automobile policies, do not hesitate to “Collis”.