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Garage Liability Insurance: Business Protection for Customers and Employees by
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Garage liability insurance is a business insurance that strictly covers liability for the property and the work done there. Typically, garage liability insurance is also paired with garage keepers insurance, which covers the property of customers at the garage. Both garage liability insurance and garage keepers insurance are very important for auto repair shops, because even the smallest mishap on the property can have potentially devastating repercussions.

Garage liability insurance protects the business from any potential liabilities on the property. Whether the liability comes from an employee's actions or a disgruntled customer, garage liability insurance protects the auto repair shop from the costs of the damages. With all the tools and chemicals, garage liability insurance is a must. Oil can cause someone to slip and fall, the lift holding the car up could fail, and in the event a repair goes bad, the auto repair shop is also protected from the angry customer as well. Some auto repair shops also own and operate their own fleet of vehicles, from rapid response flat tire repair to tow trucks of various sizes for anything from a car to an eighteen wheeler. These vehicles are also covered by garage liability insurance. No auto repair shop is too small for garage liability insurance. Even if the auto repair shop is on the side of a convenience store or another unrelated business, garage liability insurance should be used to protect it.

Garage keepers insurance is just as important as garage liability insurance for an auto repair shop. While garage liability insurance protects the business and its property, garage keepers insurance protects the property of the customers. Many of the same dangers concerning garage liability insurance also pertain to garage keepers insurance. While garage liability insurance will probably provide more day-to-day protection, garage keepers insurance will most likely protect against a larger single claim. If something were to happen at the auto repair shop that damages or destroys customer property, like a fire destroying several cars, garage keepers insurance provides coverage. The cost of damages to vehicles and the property in them can quickly escalate into the tens and hundreds of thousands of dollars depending on the size of the auto repair facility.

Both garage liability insurance and garage keepers insurance have many different factors affecting the policy, and shopping around for an adequate garage liability insurance and garage keepers insurance policy can be a very demanding task. However, an independent insurance agency can effectively do most of the work for you by generating business insurance quotes from affiliated insurance providers. This lets the auto repair shop owner focus on their work while ensuring the policy is the best value and meets the needs of the auto repair shop.

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