



**Named Member
Memorandum Number
Effective Date**

GARAGEKEEPERS COVERAGE SCHEDULE

LOCATION:

COVERAGE	LIMIT OF LIABILITY	
Comprehensive:	Minus	Deductible for each "auto" for "loss" caused by theft or mischief
	or vandalism subject to	maximum deductible for all such "loss" in any one event.
Specified Causes of Loss:	Minus	Deductible for each "auto" for "loss" caused by theft or mischief
	or vandalism subject to	maximum deductible for all such "loss" in any one event.
Collision:	Minus	Deductible for each "auto".

- I. This endorsement provides only those coverages where a Limit of Liability is shown for that coverage in the Schedule.
- II. **COVERAGE**
 - A. We will pay all sums a "covered party" legally must pay as damages for "loss" to a covered "auto" or "auto" equipment left in a "covered party's" care while a "covered party" is attending, servicing, repairing, parking, or storing it in your "garage operations" under:
 - 1. Comprehensive Coverage. From any cause except:
 - a) The covered "auto's" collision with another object; or
 - b) The covered "auto's" overturn.
 - 2. Specified Causes of Loss Coverage. Caused by:
 - a) Fire, lightning, or explosion;
 - b) Theft; or
 - c) Mischief or vandalism.
 - 3. Collision Coverage. Caused by:
 - a) The covered "auto's" collision with another object; or
 - b) The covered "auto's" overturn.
 - B. We have the right and duty to defend any "suit" asking for these damages. However, we have not duty to defend "suits" for "loss" not covered by these coverages. We may investigate and settle any claim or "suit" as we consider appropriate. Our duty to defend or settle ends for a coverage when the Limit of Liability for that coverage has been exhausted by payment of judgements or settlements.
- III. **EXCLUSIONS**
 - A. Exclusions provided in the Memorandum of Coverage are replaced by the following exclusions with respect to Garagekeepers Coverage only. This coverage does not apply to
 - 1. Contractual obligations. Liability resulting from any agreement by which a "covered party" accepts responsibility for "loss"
 - 2. Theft. "Loss" due to the theft or conversion caused in any way by you or your employees.
 - 3. Defective parts or materials.
 - 4. Faulty "work you performed".
 - 5. "Loss" to any of the following:
 - a) Tape decks or other sound reproducing equipment unless permanently installed in a covered "auto".
 - b) Tapes, records, or other sound reproducing devices designed for use with sound reproducing equipment.
 - c) Sound receiving equipment designed for use as a citizen's band radio, two-way mobile radio or telephone or scanning monitor receiver, including antennas and other accessories, unless permanently installed in the dash or console opening normally used by the "auto" manufacturer for the installation of a radio.
- IV. **LIMIT OF LIABILITY AND DEDUCTIBLE**
 - A. Regardless of the number of covered "autos", "covered parties", claims made or "suits" brought, the most we will pay for each "loss" at each location is the Garagekeepers Coverage Limit of Liability shown in the Schedule for that location minus the applicable deductibles for "loss" caused by collision, theft or mischief or vandalism
 - B. The maximum deductible stated in the Schedule for Garagekeepers Coverage Comprehensive or Specified Causes of Loss Coverage is the most that will be deducted for all "loss" in any one event caused by theft or mischief or vandalism.
 - C. Sometimes to settle a claim or "suit" we may pay all or part of the deductible. If this happens you must reimburse us for the deductible or that portion of the deductible that we paid.
- V. **ADDITIONAL DEFINITIONS**
 - A. "Loss" means direct and accidental loss or damage and includes any resulting loss or use.
 - B. "Work you performed" includes work that someone performed for you.