

A deeper look at our segment: Automobile trade

From auto repair shops to used car sales, businesses in the automobile trade face risks that require specialized protection. Gore offers Commercial Property & Casualty coverages that work seamlessly with a Garage Auto policy, ensuring protection across both lines. This integrated approach reduces coverage gaps, simplifies policy management, and provides the added benefit of multiline discount savings.

Appetite at a glance

Types of risk	Favourable attributes
Body shop <i>**Eligible if an approved paint booth is in place when painting services are offered**</i>	<ul style="list-style-type: none"> • Three years claims-free history • Work limited to private passenger vehicles and light trucks • Incidental heavy vehicle work permitted (typically up to 25%) • Service bay access restricted to employees • Garage Automobile Policy in place <ul style="list-style-type: none"> ◦ Ontario – with Gore ◦ BC – with government auto insurance • Strong housekeeping and established risk management practices in place • Snow removal contract in place
Repair garages	
Gas bars & car wash	
Specialty shops – oil & lube, muffler, glass shops	
Used car sales	

General underwriting considerations

Specialized coverage needs*:

- **Elevator and Hoist Collision** – when equipment is rented, leased, or borrowed, this CGL extension fills a niche gap by protecting businesses against direct physical loss to other people's property resulting from the use of hoists.
- **Personal Property of Employees** – included as an extension of the Commercial Building, Equipment, and Stock Form, this coverage allows employee property to be classified under "equipment." This coverage safeguards business assets while also protecting employees' personal property — a simple, cost-effective way to demonstrate you value your team and enhance overall risk management strategy.

**Subject to the terms and conditions of the policy.*

Submission quality:

When sending a submission, be sure to mention the following to increase quote competitiveness and eligibility:

- **Experience & reliability** – years in business or related experience, claims history, and confirmation of continuous coverage with no gaps
- **Professional standards** – licensed mechanics and certified staff, showcasing expertise and credibility

- **Workplace care** – well-kept, organized workspaces with proper safety practices and certified storage and disposal containers
- **Premises condition** – for older buildings (40+ years), updates to key systems (electrical, plumbing, heating, roofing) and well-maintained facilities are essential
- **Enhanced protection** – alarm systems in place to safeguard property and operations
- **Garage Auto submission** – include the Garage Auto application and supplement

Real-world example: Why we wrote this account

Client profile: repair garage

- Established: 2010
- Annual revenue: \$2.5M

Risk highlights:

- Garage Auto bound with Gore
- Well-maintained premises with alarm systems in place and no tire storage
- Established company with continuous insurance coverage
- Claims-free history
- Clear risk management procedures, including a snow removal contract

Why it was a fit:

- Transparent quoting process with broker
- Solid industry experience
- No gaps in coverage or non-payments
- Quality of the risk allowed for competitive pricing