

Additional coverages

Your Farmers agent has a wide selection of insurance policies and pension plans for both your business and personal needs, including:

- Employment Practices Liability Insurance
- Pollution Liability Insurance
- Surety Bonds
- Personal Auto, Home and Life Insurance
- Business Life programs:
 - Simplified Employee Pension Plan
 - Qualified Pension Plan
 - Partnership
 - Sole Proprietor
 - Stockholder/Key Person

Call your Farmers agent today for more information.

This brochure contains a general description of the package and is not a policy contract. The policy itself should be read for your actual coverages and exclusions.



FARMERS
BUSINESS INSURANCE

Gets you back where you belong.™

Truck Insurance Exchange
Los Angeles, CA 90051-2478
Farmers.com

Farmers[®]
automotive
service industry
program



FARMERS[®]
BUSINESS INSURANCE

Gets you back where you belong.[®]

More experience, better service

Since 1928 Farmers has been one of the leading providers of innovative insurance coverage and services. With over 30,000 agents and employees, over 16 million policies, 180 claims offices and managed assets exceeding \$24 billion – Farmers has grown into one of the largest insurance groups in America. Only an insurance group as large and financially stable as Farmers can underwrite the comprehensive commercial vehicle program we offer. We provide financial strength and stability you can depend on. In addition, our extensive network of agents, service centers and claims offices promises you the resources and personalized service you deserve.

Minimize gaps and costly duplications

Our Commercial Auto Policy offers coverages tailored to meet your specific automotive insurance needs. Whether you own one vehicle, or a whole fleet, Farmers has a plan for you.



Competitive and flexible pricing

Take advantage of our flexible pricing plans designed to reflect the unique characteristics of your business. Here are some of the features we take into consideration:

- Limits, coverage and deductible requirements
- Past loss experience and loss prevention efforts
- Hazard control and safety protection features



Discover the advantage of personal service

These days, many insurance companies deal with their customers only by mail or by phone. But, when you choose Farmers, you have a personal, professional agent helping you every step of the way.

Our agents and underwriters are highly trained professionals who specialize in providing insurance to the automotive service industry. They not only know the unique insurance concerns of your industry – they know your business.

In addition, supporting the services of your Farmers agent is a staff of professionals who tailor their efforts to meet to your individual needs. These expert teams include specialists from underwriting, claims, loss control and customer service.



You won't be alone when you go to make a claim

We're on your side

Claims adjusters are
key players on our

team. They are specialists in the automotive service industry. Our extensive network of claims offices guarantees that our adjusters will be working quickly to manage your losses and their impact on you and your business – mitigating many of the hidden costs that drive claims costs upward. You can always be assured of prompt, responsive claims handling.

Service

The high-quality service you deserve

You expect quality service. And that is what you will get – customized coverage accompanied by excellent service through professional, knowledgeable and responsive agents, claims representatives and loss control specialists.

Professional agents and underwriters

Specialists in the automotive service industry

Our agents and underwriters are highly trained professionals who specialize in providing insurance to the automotive service industry. They not only know the unique insurance concerns of your industry, they know your business.

Team approach

Supporting our commitment to superior service



Supporting the services of your Farmers agent are expert teams who tailor their services to your individual needs. Our expert teams include specialists from underwriting, claims, loss control and customer service.

Claims

Expert service

Claims adjusters are key players on our team. As specialists in the automotive service industry, you can always be assured of prompt, responsive claims handling. Our extensive network of claims centers guarantees that our adjusters will be working quickly to manage losses and their impact on you and your business, mitigating many of the hidden costs that drive claims costs upward.

Loss control

Service beyond your expectations

Loss control is an essential service that helps protect your profits while supporting the general well-being of your business. Depending on your needs and your loss control requirements, Farmers can work with you to design meaningful loss control programs.

Loss control surveys

Working to reduce your exposure

Loss control specialists will survey your business to identify any potential hazards. After this analysis is completed, the specialist and your agent will discuss the results with you and suggest possible ways to reduce your exposure to loss.

Safety programs

Guarding your employees' safety

Tailored to the safety requirements of your business, our programs offer a comprehensive approach to fire prevention, product safety, fleet maintenance, crime prevention, customer and employee safety. These programs are supplemented with industry safety checklists and important industry information bulletins.

Safety training

Farmers offers a wide array of posters, brochures and training to reinforce safety programs, raise employee awareness and meet legal requirements.

Property coverages

Customized for the automotive service industry

Customized property coverages are tailored to meet your individual needs, including your buildings, business property, business continuation, replacement cost, inflation guards, employee tools and equipment breakdown coverage.

General Liability

Capital defense


Despite your best efforts to operate your business to the highest standards, you have unique liability exposures. Our liability coverage is your best defense offering coverage for premises, products, contractual, personal and advertising injury, and many other liability exposures.

Garage Liability

For your special industry needs

Designed to cover the unique liability concerns of the automotive service industry,





Garage Liability provides coverage arising from your garage business and includes automatic protection for any new garage operations you may acquire during the policy term.

Garage Keepers coverage

For your customers' automobiles

Farmers offers a range of options for Garage Keepers coverage which provides physical damage coverage for customers' automobiles in your care, custody or control.

Business Auto coverage

For vehicles you own

Tailored to your individual needs, we offer all the standard coverages plus many options for the vehicles you own, lease or rent and use in your business.

Umbrella

Catastrophe liability protection

You hear and read about high awards granted resulting from liability lawsuits. Our Umbrella policy provides added coverage against large liability suits.

Workers' Compensation

Coverage for you and your employees for work-related injuries

Farmers is successfully tackling the skyrocketing costs of Workers' Compensation through our managed care programs and other custom services designed to help control your Workers' Compensation costs. We specialize in providing Workers' Compensation for the automotive service industry.