



# **UNDERWRITING GUIDELINES and CLASSIFICATIONS**

**UNDERWRITING GUIDELINES**

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## COMPANIES

The Century Garage Underwriting Division writes coverage using the Auto Dealers Coverage Form and the Garage Coverage Form under the following names:

- Century Surety Company [Risks Domiciled Outside of Arizona and Ohio]
- ProCentury Insurance Company [Risks Domiciled in Ohio]
- Ameritrust Insurance Corporation [Risks Domiciled in Arizona]

Please refer to the Garage State Availability document in Century Online (COL) for current information for each state. You can find this document in COL by selecting “Garage Downloads” in the left panel under “Quoting” and scrolling to “Applications and State Availability”.

## AGENT’S BINDING AUTHORITY

### AUTO DEALERS COVERAGE FORM

Coverage	Limit	Notes
Auto Liability	\$1,000,000	
General Liability (BI & PD)	\$1,000,000	
Damage to Premises Rented to You	\$300,000	
Personal & Advertising Injury Liability	\$1,000,000	
General Liability Aggregate	\$3,000,000	
Products & Work You Performed Aggregate	\$3,000,000	
Acts, Errors, & Omissions Aggregate	\$50,000	
Dealers Physical Damage	\$1,000,000 per location	
	\$150,000 per auto	Submit for Increased Limits up to \$300,000
False Pretense	\$150,000 per auto	Submit for Increased Limits up to \$300,000
Stop Gap Liability	\$1,000,000	Submit and Match the Liability Limit up to \$1,000,000

### GARAGE COVERAGE FORM

Coverage	Limit	Notes
Auto Liability	\$1,000,000	
Other than Auto Liability	\$1,000,000	
Damage to Rented Premises	\$300,000	
Other than Auto Liability Aggregate	\$3,000,000	
Broadened Coverage – Garage	\$1,000,000	
Personal Injury Liability	\$1,000,000	
Stop Gap Liability	\$1,000,000	Submit and Match the Liability Limit up to \$1,000,000

## AUTO DEALERS & GARAGE COVERAGE FORMS

Coverage	Limit	Notes
Locations & Operations Medical Payments	\$5,000	
Auto Medical Payments	\$5,000	
Hired Auto Liability	\$1,000,000	
Broad Form Products	\$1,000,000	
Additional Insureds	\$1,000,000	
Waiver of Subrogation (Owner of Premises)	\$1,000,000	Submit for any other limits or for any other interests
Uninsured/Underinsured Motorists	\$1,000,000	
Garagekeepers	\$1,000,000 per location	Submit for Increased Limits up to \$5,000,000
	\$150,000 per auto	Submit for Increased Limits up to \$300,000

Authority	Limit/Factor	Notes
Premium Authority	\$50,000	All quotes in excess of \$50,000 in premium are Brokerage.
Loss-Free Credit Authority*	0.95	Insured and Loss-Free for 1 year
	0.90	Insured and Loss-Free for 2 years
	0.85	Insured and Loss-Free for 3 years

\* Loss-Free Credits are applied automatically for New Business, but must be applied manually for Renewal Business by using the Modify Rates/Minimum Premium interface on the Garage Summary page in COL.

## ADDITIONAL INSUREDS & WAIVERS OF SUBROGATION

Premiums for Additional Insured, Primary and Non-Contributory, and Waiver of Subrogation coverages are always flat and fully earned. These are not subject to the return premium provisions of endorsements or cancellations.

Please refer to the [Named Insureds](#) section of this document for additional information regarding naming conventions for Named Insureds and Additional Insureds.

The following Additional Insured coverage forms are approved for use under your authority:

Additional Insured Coverage	Dealers Form	Non-Dealers Form
Lessor of Leased Equipment	CA 2047	CAG 2047
Grantor of Franchise	CA 2049	CAG 2049
Owners of Leased or Rented Land or Premises	CA 2509	CAG 2509
Designated Person or Organization	CAG 1712	CAG 1912

The following Additional Insured coverage forms are approved for use by submitting a request to your Century Garage underwriter:

Additional Insured Coverage	Dealers Form	Non-Dealers Form
Scheduled Person or Organization – Primary and Non-Contributory	CAG 1752	CAG 1952
Owners of Leased or Rented Land or Premises – Primary and Non-Contributory*	CAG 2509a	CAG 2509b
Owners of Leased or Rented Land or Premises – Blanket	CAG 2509c	CAG 2509d
Lessor – Additional Insured and Loss Payee†	CA 2001	CAG 2001
Blanket Additional Insured	Various	Various

\* A copy of the contract requiring the Primary and Non-Contributory wording is required to be submitted with the request.

† This form is used for specific autos and a Vehicle Identification Number (VIN) is required.

Use of the Waiver of Subrogation form (CA 0444) is approved for use under your authority for **Owners of Premises and Landlords only**. Any other exposures requiring Waiver of Subrogation must be submitted to your Century Garage underwriter for approval.

## AVAILABLE DOCUMENTS

Century Online EUM: The Electronic Underwriting Manual (EUM) is accessible in COL by selecting “EUM Online” in the left panel under “EUM”. This allows you to search for the following:

- Bulletins
- Forms
- Program Guidelines for Garage, General Liability, Property, Inland Marine, and Excess Liability coverages

Century Online Garage Downloads: The following information is accessible in COL by selecting “Garage Downloads” in the left panel under “Quoting”:

- Applications and State Availability
- Underwriting Guidelines
- Company Contacts
- Current Rating Programs (based in Excel workbooks)
- Discontinued Rating Programs (for Endorsements on policies rated under those programs)
- Endorsement Training Documents
- Endorsement Forms
- Marketing Information
- UM/UIM Selection and Rejection Forms
- Training Materials

## AUDITS

Century Garage is responsible for ordering all physical and voluntary audits. No audit is necessary on policies with auditable premium less than \$5,000 unless you or Century Garage determines that the policy should be audited. Questions and documentation related to audits can be directed to either [audits@centurysurety.com](mailto:audits@centurysurety.com) or your Century Garage underwriter.

### PHYSICAL AUDITS

- Physical Audits are required on all policies with auditable premium in excess of \$5,000.
- Century Garage will order physical audits from our offices. We will also process and issue the necessary premium adjustment endorsements as necessary after we receive the Physical Audit Report.

### UNCOLLECTIBLE AUDIT PROCEDURE

Once an audit endorsement is received by you, suspend it for payment and follow-up in 15 days if not paid. If, after 45 days but no more than 60 days from the date an endorsement is received, you have been unable to collect the premium, you may then return it to Century to take over the audit for direct collection.

If you have not returned the audit to Century for direct collection and we have not received payment from you within 60 days after the audit endorsement is mailed to you, the Audit Department will follow-up with you by fax or mail to request payment within the next 10 days. If the Audit Department does not receive a response from you within 10 days, we will take over the audit for direct collection.

Once Century has taken over an audit for direct collection, no commission is payable on the audit, unless you are subsequently able to collect (through your efforts) the audit, in which case, commission is payable at 50% of the original commission rate on the policy. Century reserves the right to determine if successful collection was “through your efforts”.



## BROKER OF RECORD LETTERS

Century Garage will accept Broker of Record letters from two sources: the insured and the incumbent retail producer. Additionally, we will not, under normal circumstances, accept Broker of Record letters mid-term. In the instance of an unusual set of circumstances that could justify a mid-term change to the Broker of Record, please submit the full details of the situation to Century Garage for review.

Broker of Record letters are required only for accounts outside of your authority.

Requirements for acceptable Broker of Record letters are as follows:

- Letters from the Named Insured must:
  - Be issued on the insured's own letterhead.
  - List all Century policies to be amended including policy numbers and expiration dates.
  - Be signed and dated, stating that the letter applies to the renewal of the referenced policies.
  - List the retail broker and the new General Agent.
  - Be addressed to the issuing carrier (and can be in care of the new General Agent).
  - Be received by Century at least seven (7) business days prior to the renewal date (to allow for notification of the change to the incumbent General Agent).
- Letters from the Incumbent Retail Producer must:
  - Be issued on the producer's own letterhead.
  - List all Century policies to be amended including policy numbers and expiration dates.
  - Be signed and dated, stating that the letter applies to the renewal of the referenced policies.
  - Confirm that the letter-writer is the current producer writing this particular policy through the current General Agent and now wishes to place the renewal through the new General Agent (both General Agents must be identified as such).
  - Be addressed to the issuing carrier (and can be in care of the new General Agent).
  - Be received by Century at least seven (7) business days prior to the renewal date (to allow for notification of the change to the incumbent General Agent).

## CANCELLATIONS AND REINSTATEMENTS

Reason for Cancellation†	Action	Return Premium
<b>Underwriting Reasons</b> (at the request of the Company)	<ul style="list-style-type: none"> <li>There is no grace period.</li> <li>Rewrite considerations require a submission to Century Garage.</li> <li>The Notice of Cancellation must be sent by your Agency <b>within 24 hours of Century's request</b>. Copies should be forwarded to <a href="mailto:images@centurysurety.com">images@centurysurety.com</a>.</li> </ul>	<i>Pro-Rate</i>
<b>Underwriting Reasons</b> (at the request of the Agency)	<ul style="list-style-type: none"> <li>There is no grace period.</li> <li>If the reason for the cancellation has been alleviated and proof has been received before the cancellation date, withdrawing the notice is within your authority.</li> <li>If the reason for the cancellation has been alleviated, but proof has been received after the cancellation date, a submission to Century Garage is required for rewrite consideration*.</li> </ul>	<i>Pro-Rate</i>
<b>Premium Finance</b>	<ul style="list-style-type: none"> <li>14-Day Grace Period Applies</li> <li>1<sup>st</sup> or 2<sup>nd</sup> Request for Reinstatement (within the grace period): Within your authority*</li> <li>1<sup>st</sup> or 2<sup>nd</sup> Request for Reinstatement (outside of the grace period): Submit to Century Garage*</li> <li>3<sup>rd</sup> Request for Reinstatement (regardless of grace period): Submit to Century Garage*</li> </ul>	<i>Pro-Rate/Short Rate per state laws and regulations</i>
<b>Non-Payment of Premium</b> (other than Premium Finance)	<ul style="list-style-type: none"> <li>There is no grace period.</li> <li>1<sup>st</sup> Request for Reinstatement (before the cancellation date): Within your authority</li> <li>Any Request for Reinstatement after the Cancellation Date: Submit to Century Garage*</li> </ul>	<i>Pro-Rate/Short Rate per state laws and regulations</i>
<b>Insured's Request</b> (Lost Policy Release)	<ul style="list-style-type: none"> <li>Cancellation Requests received by the Agency within 30 days of the requested date: Within your authority</li> <li>Cancellation Requests received by the Agency more than 30 days after the requested date: Submit to Century Garage with proof of duplicate coverage. <ul style="list-style-type: none"> <li>If proof is unavailable, cancellation is effective on the date the request was received by the Agency.</li> </ul> </li> </ul>	<i>Pro-Rate/Short Rate per state laws and regulations</i>
<b>Flat Cancellation</b>	<p>Requests for flat cancellations due to duplicate coverage require a submission to Century Garage for consideration and must include the following:</p> <ul style="list-style-type: none"> <li>Proof of separate coverage <ul style="list-style-type: none"> <li>Policy Declarations, Bind Letter, or Certificate of Insurance</li> </ul> </li> <li>A signed cancellation request</li> </ul>	
<b>If exceptional circumstances exist that merit a full reinstatement of coverage, please submit a request to your Century Garage underwriter.</b>		

\* A signed No Known Loss Letter is required for consideration to reinstate or rewrite.

## CERTIFICATES OF INSURANCE

Certificates of Insurance for Century Garage policies should be issued by our appointed General Agents. However, this responsibility may be delegated to the insured's agent under the following conditions:

- Only Acord Certificates of Insurance are permissible. If other certificate forms are needed, they must be submitted to Century Garage for consideration in advance.
- No terms or conditions of the policy are changed by the certificate.
- All certificates must be sent to the General Agent and reviewed by the appropriate parties within the General Agency for consideration in advance. Any certificates submitted to you outside of these guidelines must be rejected and sent back with written instructions to the insured's agent regarding the proper procedures to follow to correctly reissue the certificate. The reissued certificate must be sent back to you for approval.
- All changes to policy terms and conditions must be within your authority and endorsed onto the policy with a copy sent to Century Insurance Group. These include, but are not limited to, Additional Insureds, Waivers of Subrogation, mandatory Notices of Cancellation, Changes in Coverage, Limits, and Policy Periods.

Century Garage is not required to receive a copy of every Certificate of Insurance.

The General Agent (you) will be fully responsible and will indemnify Century Insurance Group for any and all errors and/or omissions contained within any Certificate and for the insured's agents' failure to issue any Certificate in full accordance with the guidelines herein.

## CLAIMS

### REPORTING NOTICES OF LOSS

Please report immediately to Century Claims all accidents or events that could likely give rise to a claim. Claims should be reported to the Century Home Office in Westerville, Ohio through one of the following methods:

- If the Notice of Loss contains only loss information and no attached documentation, the loss is best reported online ([www.centurysurety.com/report-a-claim/](http://www.centurysurety.com/report-a-claim/)).
- If the Notice of Loss contains attached documentation, the loss is best reported by fax to (614) 895-7040.
- If the Notice of Loss and related documentation are significantly longer than 20 pages, the loss is best reported by sending the entire package to Century Claims by overnight delivery.
- In rare circumstances, claims may be reported to Century Claims by phone to (800) 825-9489. Any reporting of a loss by telephone should be immediately followed by a written report noting that the loss had been reported and when the loss was reported to Century Claims.

## SUMMONS AND COMPLAINT-HANDLING

Initially, an attempt should be made to discern “who” was served the lawsuit, “when” they were served the suit, and “how” the suit was delivered. However, transmission of the suit to Century Claims should not be delayed if this information is not immediately available. If this information cannot be obtained on the same day of your notice, simply forward the lawsuit to Century Claims immediately. Lawsuits should be delivered to Century Claims according to the following guidelines:

- If the lawsuit itself is approximately 20 pages or fewer, please fax the suit to (614) 895-7040. If significantly longer than 20 pages, the suit can be sent by overnight delivery. Information regarding “who” was served, “when” they were served, and “how” they were served can be supplemented later.
- The delivery of the suit by fax or overnight delivery should be accompanied by a phone call to Century Claims to (800) 878-7389 by an appropriate representative of the General Agency. This will ensure that the suit has been received and avoid potential difficulties in protecting the interests of the insured.
- When sending the lawsuit to Century Claims, indicate when the suit was received in your office.
- Lawsuits should not be sent to Century Claims by regular mail except as a photocopy/duplicate of documentation previously faxed or sent by overnight delivery.

## ASSIGNMENT OF CLAIMS

The Claims Department at Century makes all assignments to independent adjusters and defense attorneys. When being advised of a loss, please advise or assist the insured in taking the necessary measures to make temporary repairs to mitigate further loss.

Opening and Closing Notices for Claims are provided to the General Agent. Inquiries regarding the current status of claims should be directed to the assigned claim examiner (noted on the Opening Notice). Our phone number for general claim information is (800) 878-7389.

All claim checks are issued by Century Insurance Group and this authority is not delegated to any agent.

## COMMUNICATION

Western Regional Office (Garage Underwriting)	Century Insurance Group – Scottsdale, Arizona (888) 651-6424
Eastern Regional Office	Century Insurance Group – Westerville, Ohio (800) 878-7389
Mailing Address	Century Insurance Group P.O. Box 163340 Columbus, Ohio 43216
Personnel Directory	Select “Underwriting Directory” in the left panel of Century Online (COL) under “Century Information.
Audits	<a href="mailto:audits@centurysurety.com">audits@centurysurety.com</a>
Claims (New Claim Reports and Support)	<a href="http://www.centurysurety.com/report-a-claim/">www.centurysurety.com/report-a-claim/</a>
Documents, Endorsements, and Policy Issuance	<a href="mailto:images@centurysurety.com">images@centurysurety.com</a>
Inspections	<a href="mailto:inspections@centurysurety.com">inspections@centurysurety.com</a>
Policy Number Blocks	<a href="mailto:policynumbers@centurysurety.com">policynumbers@centurysurety.com</a>
Submissions/Quotes/Bind Requests	<a href="mailto:quotes@centurysurety.com">quotes@centurysurety.com</a>
Same-Day Submissions	<a href="mailto:sameday@centurysurety.com">sameday@centurysurety.com</a>

## DEALERS PHYSICAL DAMAGE COVERAGE

Dealers Physical Damage Coverage contemplates the dealer’s owned autos, inventory autos, consigned autos, and autos held for sale. The following conditions apply to Century Dealers Physical Damage Coverage:

- Monoline Dealers Physical Damage Coverage is available.
- Excess Dealers Physical Damage Coverage is **not** available.
- Limits for Dealers Physical Damage Coverage may not be layered. The full Dealers Physical Damage exposure must be covered to be acceptable in the Century Garage program.
- A 100% coinsurance provision applies to all Dealers Physical Damage Coverage. Limits of insurance must be insured to-value to avoid a coinsurance penalty.

## CATASTROPHIC EXPOSURES

Dealers Physical Damage Coverage is limited in areas prone to catastrophes. The following guidelines apply:

- Wildfire: Refer to the [Wildfire Guidelines](#) for state-specific details.
- Windstorm and Hail: Refer to the [Wind/Hail Guidelines](#) for state-specific details.
- Earthquake, Flood, and Mudslide: These exposures are excluded in all states.

## THEFT COVERAGE

Theft Coverage availability is determined by the location's protective safeguards used for storage of the autos, though coverage buyback options may also apply:

- Protected Lots – When the premises are closed for business:
  - All entrances, exits, and openings to the premises as well as the entirety of the perimeter of the premises must be surrounded by fences with locked gates.
  - The building doors, windows, and other openings must be secured and locked.
- Buyback: Theft from Unprotected Lots
  - Theft Coverage can be bought back under your authority when otherwise excluded for unprotected lots under the following conditions.
    - 1) The premises must be located in a town with a population not exceeding 50,000.
    - 2) The premises must be 5 miles or more from any major metropolitan areas.
    - 3) The premises must have adequate lighting after-hours.
    - 4) There must not have been any theft losses in the past 3 years.
  - Risks that do not meet 1) and 2) above may be eligible for Theft Buyback coverage (by submission to your Century Garage underwriter). A minimum \$2,500 deductible per auto with no Maximum Deductible per Loss applies.

Requirements for False Pretense Coverage:

- All test drives must be conducted with the accompaniment of a salesperson.
- No overnight test drives are permitted.
- No False Pretense losses in the past 3 years

## DOCUMENTATION

It is the responsibility of the General Agent to obtain and forward all required documentation for an account in a timely manner. Failure to provide these required underwriting documents will result in the cancellation of coverage.

Documents for the underwriting file should be sent by email to [images@centurysurety.com](mailto:images@centurysurety.com).

The following documents are required within 30 days of binding coverage:

- A Completed and Signed Auto Dealers and Garage Application (and any applicable Supplementals)
- A minimum of three years of Loss Experience:
  - Three-year, currently-valued, hard copy Loss Runs are required if:
    - The policy premium exceeds \$5,000 **or**
    - The policy packages Property Coverage.
  - Prior Carrier Loss Information is sufficient if:
    - The policy premium does not exceed \$5,000 **and**
    - The policy is not packaged with Property Coverage.
  - A No Known Loss Letter (signed and dated by the Named Insured) is required if:
    - There is a lapse in coverage **or**
    - If the Loss History on the application is incomplete.
- Motor Vehicle Reports: Currently-valued MVRs for all drivers (as applicable)
- Uninsured, Underinsured, or PIP Selection-Rejection Forms (as applicable)
- Inspections (please see [Inspections](#) for full Inspection Requirements)

## DRIVER ELIGIBILITY REQUIREMENTS

Drivers must meet the following described criteria to qualify as eligible for coverage under Century Garage and Auto Dealer policies. If any driver does not meet these guidelines, that driver must be excluded from any driving exposures covered under the policy. Accounts including drivers with adverse driving histories should be priced appropriately for the increased exposure.

### Driver Qualification Requirements

- Drivers must be at least 18 years old.
  - Liability limits for drivers younger than 21 years old are automatically limited to the minimum statutory limits for the jurisdiction.
- Drivers must possess a valid United States Driver's License.
- Personal Use of a covered auto is available only to Owners, Partners, Members, and their spouses as well as current employees. These drivers must:
  - Meet all other Driver Qualification Requirements.
  - Have at least five years of driving experience.
  - Have their names be specifically scheduled on the Century policy (CAG 1704/CAG 1904).
- Owners and Partners of an insured proprietorship or partnership (whether active or inactive) cannot be excluded from coverage. Therefore, any not meeting these Driver Qualification Requirements will require that the account be declined or cancelled.
- Officers and Members of corporations and LLCs may be excluded from coverage so long as the account always maintains at least one acceptable driver.
- The following circumstances require submission to your Century Garage underwriter for consideration:
  - Any driver with a Driver's License from a state other than that of the described premises
  - Any driver with an Ignition Interlock/Breathalyzer Device restriction on their license
  - Any driver at least 75 years old
  - Any driver with a Major Violation (as described below)
  - Any driver with 4 or more Minor Violations (as described below)
  - Any driver with 2 or more Accidents (regardless of At-Fault or Not-At-Fault)



Major Violations

- Driving while Impaired/Intoxicated (DWI), Driving under the Influence (DUI), Open Container, or Implied Consent
- Driving without a valid License (Suspended and Revoked Licenses are not valid Licenses)
- Leaving the Scene of an Accident (Hit & Run)
- Narcotics Violations
- Felony Convictions
- Reckless Driving (not including Careless Driving)
- Speed Contests or Racing
- Speeding in excess of 20mph over the posted speed limit

Minor Violations

- All moving violations not classified above as Major Violations.

Accidents

- All accidents are considered to be At-Fault unless a police report is obtained indicating otherwise.

## DRIVER HISTORY & MOTOR VEHICLE REPORT REQUIREMENTS

The General Agent is responsible for obtaining Motor Vehicle Reports (MVRs) when required. These must be forwarded to Century Garage within 30 days of binding or with the addition of any new employees during the policy period. Of note:

- MVRs are required for only those classes as noted on the Garage Classification Table and on risks with Scheduled Autos.
- For new business, MVRs with at least three years of history are required for **all** owners, employees, and drivers (that have not been otherwise excluded from coverage as drivers) when required as per the Century Garage Classification Table. Renewal Business instructions are included in the [Renewal Instructions and Requirements](#).
- MVRs must include, at minimum:
  - Date of Birth
  - Legal Name
  - Violations for the past 3 years
  - Expiration Date
  - Class of License
  - Status of License
  - Report Date of the MVR

## ENDORSEMENTS

It is the responsibility of the General Agent to issue all endorsements and, where submission to Century Garage is not required, it is in your authority to do so. An Endorsement Training Guide is available in Century Online by selecting “Garage Downloads” in the left panel under “Quoting” and scrolling to “Endorsement Training and Forms”.

The following conditions apply to the issuance of endorsements:

- The backdating of coverage is prohibited.
- All Additional Insured premiums are considered to be fully earned.
- All endorsements with an Additional or Return Premium must include a quote/rate and should be sent by email to [images@centurysurety.com](mailto:images@centurysurety.com).

## FEES

Fees may be applied to each policy subject to state regulations and the General Agent is responsible for applying all applicable fees and taxes to the quotes. These fees include, but are not limited to, Policy Fees, Inspection Fees, and Broker Fees.

## FILINGS

All required State Filings are to be completed and filed by your office. Copies of these filings must be provided to Century Garage. Your office is also responsible for the cancellation of all State Filings, whether due to a mid-term cancellation or policy expiration.

Any risk requiring Federal Filings is prohibited within Century Garage programs.

## GARAGEKEEPERS COVERAGE

Garagekeepers Coverage contemplates customer's autos in the care, custody, and control of the insured and does not contemplate the dealer's inventory or owned autos. When offering Garagekeepers Coverage, it is imperative that the Lot Limit reflect the total exposed values. Neither the Auto Dealers Coverage Form nor the Garage Coverage Form apply a coinsurance penalty. A minimum valuation of \$5,000 per auto or parking space is advised when calculating the correct Garagekeepers Coverage limit.

The following apply to Garagekeepers Coverage in the Century Garage program:

- Monoline Garagekeepers Coverage is available.
- Excess Garagekeepers Coverage is **not** available.
- Limits for Garagekeepers Coverage may not be layered. The full Garagekeepers exposure must be covered to be acceptable in the Century Garage program.
- Consigned Autos and Autos Held-for-Sale should be covered under [Dealers Physical Damage Coverage](#).

## CATASTROPHIC EXPOSURES

Direct Primary or Direct Excess Garagekeepers Coverage is not permitted in areas prone to catastrophes. Coverage on a Legal Liability basis may still be available. The following guidelines apply:

- Wildfire: Refer to the [Wildfire Guidelines](#) for state-specific details.
- Windstorm and Hail: Refer to the [Wind/Hail Guidelines](#) for state-specific details.
- Earthquake, Flood, and Mudslide: These exposures are excluded in all states.

## THEFT COVERAGE

Theft Coverage availability is determined by the location's protective safeguards used for the for storage of the autos, though coverage buyback options may also apply:

- Protected Lots – When the premises are closed for business:
  - All entrances, exits, and openings to the premises as well as the entirety of the perimeter of the premises must be surrounded by fences with locked gates.
  - The building doors, windows, and other openings must be secured and locked.
- Buyback: Theft from Unprotected Lots
  - Theft Coverage can be bought back under your authority when otherwise excluded for unprotected lots under the following conditions.
    - 1) The premises must be located in a town with a population not exceeding 50,000.
    - 2) The premises must be 5 miles or more from any major metropolitan areas.
    - 3) The premises must have adequate lighting after-hours.
    - 4) There must not have been any theft losses in the past 3 years.
  - Risks that do not meet 1) and 2) above may be eligible for Theft Buyback coverage (by submission to your Century Garage underwriter). A minimum \$2,500 deductible per auto with no Maximum Deductible per Loss applies.

## HIRED AUTO LIABILITY COVERAGE

Coverage for Hired Auto Liability is available for use by adding Symbol 28 under the following conditions and considerations:

- This Symbol cannot be used in conjunction with Symbol 21 (“Any Auto”).
- Hired Auto Physical Damage coverage is not available within Century Garage.
- Hired Auto Liability coverage is for autos that the Named Insured leases, hires, rents, or borrows from others, but not from your employees, partners, members, or members of their households.

## INCIDENTAL GENERAL LIABILITY CLASSIFICATIONS

When in conjunction with Auto Dealer operations or Garage operations, certain General Liability classes can be contemplated on an incidental basis (no more than 20% of the total exposure) for no additional premium.

If the General Liability class operations exceed 20% of the total exposure, additional rating will be required. Notably, if the Garage or Auto Dealer operations must be rated outside of Century Online in an Excel-based rater, you will need to use COL to determine the applicable additional premium for these classes.

The following General Liability classes are available to be added to Auto Dealer Coverage Form and Garage Coverage Form policies through Century Garage. Other General Liability classes cannot be written on a Century Garage coverage form or packaged and will require the placement of a separate policy on a General Liability Coverage Form.

### Acceptable Incidental General Liability Classes:

- 10071 – Auto Parts and Supplies Stores
- 91190 – Automobile Dismantling

## INSPECTIONS

You must charge an inspection fee to pay for the cost of any required inspections. This is the responsibility of the General Agent.

- **The General Agent is responsible for ordering inspections on each location (whether the account was written on a Binding, Submit, or Brokerage basis).**
- If the General Agent would prefer to have Century Garage order the inspection, it must be advised at the time of binding and a fee of **\$175 per inspection** will be charged.

Inspections should be ordered within a few days of binding. Inspections should focus on Garage and Auto Dealer Operations (vs. GL/Property) and must include pictures.

- Inspection Requirements and Inspection Training documents can be found in Century Online by selecting “Garage Downloads” in the left panel under “Quoting” and scrolling to “Training Materials”.
- All risks packaged with Property coverage must adhere to both the Century Garage Inspection requirements as well as the Century Property Inspection requirements outlined in the Electronic Underwriting Manual (EUM).
- Inspections are not required for Mobile Operations or Wholesale Auto Dealers (unless packaged with Property coverage).
- Accounts with less than \$1,500 in premium: No inspection is required (unless packaged with Property coverage)
- Accounts with less than \$15,000 in premium: An inspection is required on all new business and renewal business every three years.
- Accounts with premium in excess of \$15,000: An inspection is required every year.

### Responsibilities of the General Agent regarding Inspections:

- Review the inspection before sending it to the Company along with a copy of your recommendation compliance letter (if applicable).
- Follow the Underwriting Guidelines for classification, rate, and required forms resulting from any changes in exposure revealed by the inspection.
- Endorse the policy when the inspection reflects an increase in exposure. This will minimize audit premiums after policy expiration.
- Forward the signed Recommendation Compliance Letter to the Company within 30 days.
- Send a Notice of Cancellation if you are unable to obtain recommendation compliance within 30 days.

Questions can be referred to your Century Garage Underwriter. Completed Inspection Reports and Recommendation Compliance Letters should be submitted to Century Garage via email to [inspections@centurysurety.com](mailto:inspections@centurysurety.com).

## INSURANCE DEPARTMENT COMPLAINTS

Insurance Department complaints are inevitable and must be handled as priority items. We will make every effort to handle complaints directly with the Insurance Department, but your assistance will sometimes be required to aid in developing background information. When needed, please understand that we are dealing with time constraints and we will expect your prompt response. In the event that you receive contact or correspondence directly from the Insurance Department or other regulatory or governmental authority, please notify us within 24 hours.

## LAPSES IN COVERAGE

Lapses are permitted with a signed and dated No Known Loss Letter at the time of binding.

## LICENSE PLATES

Dealer Plates are license plates used by Auto Dealer operations to move and operate vehicles in their inventory that are owned, but not registered with a state government. Similarly, Registration Plates are license plates used by both Auto Dealers and Non-Dealer operations to move and operate non-owned vehicles in their care. These may be referred to by various state governments as either Repairer Plates or Transporter Plates.

To include coverage for non-owned autos bearing Registration Plates, the following forms must be used. Registration Plate numbers must be scheduled on the form for every Registration Plate contemplated. These forms are **not** available in the state of New York. In the state of Florida, a minimum Liability limit of \$100,000 is required with these plates.

- Auto Dealers: CAG2027a (Registration Plates used on Non-Owned Autos)
- Non-Dealers: CAG2027 (Registration Plates used on Non-Owned Autos)

## LOSS RUNS

Century Garage Loss Runs can be downloaded directly from Century Online for the following carriers. To download from COL, select "Loss Run Report" in the left panel under "Reports".

- Century Surety Company [Prefix: CCP]
- ProCentury Insurance Company [Prefix: PIC]
- AmeriTrust Insurance Corporation [Prefix: AIC]
- United Specialty Insurance Company [Prefix: USA]

The following carrier loss runs are not available in COL, but can be requested directly from Century by emailing [images@centurysurety.com](mailto:images@centurysurety.com).

- Star Insurance Company [Prefix: CA]
- Savers Insurance Company [Prefix: SVR]

## MINIMUM POLICY PREMIUMS

The Advance Premium shown on the Declarations page of the policy is considered to be the Minimum and Deposit Premium. Please indicate this on any binders you issue. The minimum policy premium within Century Garage is \$750 for all policies. Exceptions to this minimum premium require a submission to Century Garage for consideration.

## NAMED INSURED

Policy issuance requests must include the complete Named Insured to guarantee processing. Please include any DBAs and Trade Names used by the insured as well as legal entity names.

If an endorsement is needed to list all of the named insureds, use form **CSCP 1003** (or the corresponding form for the issuing company for the policy). *Example:* The named insured is completed to read as follows:

1. Jones Brothers, Inc.
2. Jones & Jones, A Partnership
3. Jim Jones DBA: JJJ Service
4. Bret Jones, An Individual
5. Jones Services LLC

Be sure that when faced with multiple named insureds on a policy that you find out what the insurable interest in the risk is for each named insured. Please document your submission with this information. Additionally, as certain conditions within the coverage form make reference to the first named insured, be careful when presenting the list of named insured such that the first named insured is the desired first named insured.

If asked to add new named insureds mid-term, find out when the entity was started and what have they done since their inception. If it is not brand-new, then submit full details to your Century Garage underwriter before agreeing to add them to the policy.

The following are **not** permissible as named insured language:

1. *Et al.* means “and others”. Use of this wording could make everyone a party to the insurance contract.  
Example: John Doe, et al.
2. *Et cetera* (or *etc.*) means “and the rest” and could yield similar results as noted above for *et al.*  
Example: John Doe; Jane Doe; etc.
3. ATIMA is an acronym for “As Their Interests May Appear”. This wording allows an insured to assign their interest in an insurance contract to another party.  
Example: John Doe ATIMA
4. Individuals cannot do business as (DBA) a Corporation or a Limited Liability Company (LLC). These are separate business entities and an insured cannot be both entity types.  
Example: John Doe DBA: John’s Burgers LLC
5. The use of “and/or” as part of a named insured. Use a semicolon instead (;)  
Example: Jim and/or Jackie Smith  
Correct: Jim Smith; Jackie Smith
6. A Corporation DBA: Another Corporation
7. A Corporation DBA: LLC
8. ISAOA is an abbreviation for “Its Successors and/or Assigns” and should not be added to a named insured for reasons similar to those described for ATIMA.

Permissible Named Insured Language:

A corporation can do business under a trade name, assumed name, or registered name.

Example: Muttonchops LLC DBA: The Backyard Burger

Care should be taken to ensure the proper order of the entity names to avoid confusion.

## PACKAGING POLICIES

Auto Dealers Coverage Form and Garage Coverage Form policies within Century Garage can be packaged with Property and Inland Marine coverages. Please note that packaging Inland Marine Coverage (Contractor’s Tools & Equipment) requires submission to Century Garage for consideration.

When packaging two policies with Liability limits within Century Garage for the same account, please offer matching limits of liability. Please refer to the Electronic Underwriting Manual (EUM) within Century Online for rates and rules for any coverages other than those Auto Dealers and Garage coverages discussed in these guidelines. All coverages packaged with a Garage or Auto Dealers policy through Century Garage will be handled by Century Garage staff in lieu of other divisions within Century Insurance Group.



## POLICY ISSUANCE

All Century Garage and Auto Dealer policies are issued and processed by Century. These will be forwarded to you within 30 days of receiving all pertinent information. It is the responsibility of the General Agent to promptly provide the complete information necessary for policy issuance and it is the responsibility of the General Agent to respond promptly to requests missing or incomplete information.

The following information is required for policy issuance:

- A Policy Issuance Coversheet has been provided to aid you in creating a complete issuance package. Use of this checklist will prevent the inadvertent omission of critical information that will delay policy issuance. This can be found in each of the Excel-based raters as well as in Century Online. To find a copy of the Policy Issuance Coversheet in COL, select “Garage Downloads” in the left panel under “Quoting” and scroll to “Training Materials”.
- All applications and applicable Supplementals are required. Please also include the name and address of the Retail Agency.
- A copy of the Rating Worksheet (as well as any General Liability, Property, or Inland Marine rates as applicable), whether Excel-based or from COL.
- Additional Information
  - If any drivers are Furnished Autos by the insured, the Name, Title, Job Position, and Age of each applicable driver are required.
  - If any drivers are being specifically excluded, the Name of each applicable person to be excluded is required.
  - If there are any Additional Insureds for the account, the Name, Address, and Interest are required. Note that if the Additional Insured information is not received within five (5) days of binding, the policy will be issued without the requested Additional Insured form.

## POLICY TERMS

Policies may be written for any term at least 6 months and no more than 12 months in length. All policy extensions and any policy terms less than 6 months or greater than 12 months must be submitted to Century Garage for consideration.

PREMIUM DEVELOPMENT

AUTO DEALERS LIABILITY

Coverages written on the Auto Dealers Coverage Form through Century Garage are rated using Rating Units to quantify the exposure. Rating Units are calculated by considering the number of eligible drivers and their relationship to the insured under the classes below. Please see the following for the Rating Units to be applied per driver in each category and sub-category and note that the minimum number of Rating Units for a policy in Century Garage on the Auto Dealers Coverage Form is **1.50 Rating Units**.

Class I: Employees

Regular Operators include Proprietors, Partners, and Officers active in the auto dealership operations, salespersons, general managers, service managers, and any employee whose principal duties involve the operation of covered autos. Part-time employees are defined as working fewer than 20 hours per week.

- Full-Time and Furnished a Covered Auto for Personal Use 1.00 Rating Units
- Full-Time and Not Furnished an Auto 0.75 Rating Units
- Part-Time and Furnished a Covered Auto for Personal Use 1.00 Rating Units
- Part-Time and Not Furnished an Auto 0.25 Rating Units

All Other Employees include employees that are not principally involved with the operation of covered autos (including Clerical Personnel, Lot Personnel, Mechanics, and Excluded Drivers). Part-time employees are defined as working fewer than 20 hours per week.

- Full-Time 0.40 Rating Units
- Part-Time 0.20 Rating Units

Class II: Non-Employees

Persons other than employees regularly furnished covered autos for personal use include Inactive Proprietors, Partners, Officers, and their Spouses. Each individual is counted for Rating Units by age:

- Younger than 25 Years: 1.15 Rating Units
- 25 Years and Older: 1.00 Rating Units

Class III: Contract Drivers

Drivers other than employees who are hired on a temporary basis for pick-up and delivery of covered autos without other coverage in place for driveaway exposures are rated on a scheduled or blanket basis:

- Scheduled Drivers: 0.10 Rating Units
- Blanket Coverage for Non-Scheduled Drivers: 0.50 Rating Units

## GARAGE NON-DEALERS LIABILITY

Coverages written on the Garage Coverage Form through Century Garage are rated using modified Payroll to quantify the exposure. Payroll for rating is calculated by considering the number of working personnel. Please see the following for the modified Payroll to be applied per individual in each category and note that the minimum amount of Payroll for a policy in Century Garage on the garage Coverage Form is **\$7,800**.

Payroll for rating all personnel is determined by a fixed number per person. Each full-time individual is counted as \$5,200 in annual payroll for rating while part-time individuals are counted as \$2,600 in annual payroll for rating. Part-time individuals are defined as working fewer than 20 hours per week.

## PREMIUM FINANCING

The General Agent must notify Century Garage of every policy for which premium has been financed. Premium Finance Notices can be sent by email to [images@centurysurety.com](mailto:images@centurysurety.com). Please refer to [Cancellations and Reinstatements](#) for additional information.

## RATING

### CENTURY ONLINE QUOTING

Most coverages in most states are available for rating through Century Online (COL). Please refer to the Garage State Availability document in Century Online (COL) for current information regarding available coverages in COL.

Access COL using your credentials and quote through the Quoting links in the left panel.

### CENTURY ONLINE GARAGE DOWNLOADS

For coverages and states not accessible through COL's internal rating systems, rating is available through Excel workbooks that you can download through COL. You can find these by selecting "Garage Downloads" in the left panel under "Quoting" and scrolling to "Current Garage Rating Programs". Workbook titles include references to states and coverages accessible through that workbook and include the effective date of the rating program. It is recommended that you download a new copy for each account as not all updates to these workbooks are explicitly announced.

## RENEWAL INSTRUCTIONS AND REQUIREMENTS

All renewals in the Century Garage program must meet current underwriting guidelines and follow current pricing guidelines. Renewal Certificates will not be issued by Century Garage nor are they permissible for our General Agents or the insured's agent to issue.

Renewal business should be submitted to your Century Garage underwriter for approval in the following circumstances:

- Any new or previously undisclosed losses that:
  - Incur an excess of \$25,000 (whether the loss is open or closed)
  - Contribute to the risk having three or more distinct losses in the past three years (whether the losses are open or closed)
- Any drivers failing to meet the [Driver Eligibility Requirements](#)
- Classes of Business indicated as "Submit" within the Century Garage Classification Table
- Premium, Limits, or Coverages outside of your authority
- Risks offering Overnight Test Drives

Compliance with the following documentation guidelines is required for all renewal business:

- Updated Employee Lists are required annually.
- A newly updated and signed Garage and Auto Dealers Application (and any applicable Supplementals) is required every other year.
- [Motor Vehicle Reports](#) (MVRs)
  - MVRs are required for all new drivers.
  - Updated MVRs are required for any driver with a lapsed or expired license.
  - Updated MVRs are required for drivers with valid licenses every other year.
- As applicable, Uninsured/Underinsured/PIP Selection-Rejection Forms are required every other year.
- Inspections
  - Policies with \$1,500 in premium or less do not require an inspection unless packaged with Property coverage.
  - Policies with \$15,000 in premium or less require an inspection every three years.
  - Policies with premium exceeding \$15,000 require an inspection every year.
  - Inspections may also be required at the discretion of Century Garage.
  - All risks packaged with Property coverage must adhere to both the Century Garage Inspection requirements as well as the Century Property Inspection requirements outlined in the Electronic Underwriting Manual (EUM).

## SCHEDULED AUTO LIABILITY & PHYSICAL DAMAGE COVERAGES

### AVAILABILITY

#### By State

Scheduled Auto Liability and Physical Damage coverages are available only in the following states:

- Alabama
- California
- Mississippi
- Missouri
- New Mexico
- Ohio
- South Dakota
- Tennessee
- Texas
- Wyoming

#### By Coverage and Vehicle Use

Auto Dealers Coverage Form	Use	Liability	Physical Damage	In-Tow
	Service	Included	Included with DPD	Included with GK
	Towing – Not-for-Hire* (Tow Trucks/Trailers)	Auto must be scheduled	Auto must be scheduled	Included with GK
	Towing – For-Hire (Tow Trucks/Trailers)	Prohibited	Prohibited	Prohibited (Mandatory Form: CAG1741)
	Loaner/Rental	Prohibited	Prohibited	
	Personal	Included <b>only</b> for drivers scheduled for personal use on form CAG 1704	Auto must be scheduled if there is no DPD coverage	

\* This use includes an unspecified, owned power unit from the dealer's inventory used to tow/pull a Trailer, Car Hauler, or Tow Dolly:

- Rate for the Liability of the unspecified, owned "Towing Use" vehicle, and
- Rate for the "Trailer or Tow Dolly".
- Schedule: "Any Owned auto used to pull ..." and list the Trailer, Car Hauler, or Tow Dolly with its Serial Number/VIN.

Garage Coverage Form	Use	Liability	Physical Damage	In-Tow
	Service	Auto must be scheduled	Auto must be scheduled	Included with GK
	Towing – Not-for-Hire (Tow Trucks/Trailers)	Auto must be scheduled	Auto must be scheduled	Included with GK
	Towing – For-Hire (Tow Trucks/Trailers)	Prohibited	Prohibited	Prohibited (Mandatory Form: CAG1941)
	Loaner/Rental	Prohibited	Prohibited	
	Personal	Auto must be scheduled*	Auto must be scheduled*	

\* Autos for Personal Use must be titled in the name of the insured business.

## UNDERWRITING

Owned Autos used to “service” the needs of the business can be scheduled for coverage subject to the following:

- Acceptable Uses
  - Personal Use
    - This is within your authority.
  - Service Use
    - Radius up to 50 Miles: This is within your authority.
    - Radius up to 200 Miles: A submission to your Century Garage underwriter is required.
  - Trailers, Tow Dollies, and Towing Use Autos
    - A submission to your Century Garage underwriter is required.
  - Towing – Not-For-Hire
    - Capacity: Maximum of 2 Cars
    - Radius: Maximum of 200 Miles
- Acceptable Autos
  - Private Passenger Autos
  - Small Box Trucks
  - Tow Trucks
  - Small Trailers
  - Tow Dolly
- Prohibited Autos
  - Shuttle Vehicles
  - Rental Vehicles
  - Loaner Vehicles
  - Semi-Trucks
  - Semi-Trailers
  - Autos requiring a CDL
  - Autos with a Gross Vehicle Weight in excess of 26,000 pounds.
- Notes
  - It is **unacceptable** to schedule a vehicle not titled in the business name.
  - Use of symbol 21 will not provide Liability coverage for towing, as the vehicle must be scheduled. Please refer to CAG 1737/CAG 1937 (Exclusion – Towing, Hauling or Carrying Autos or Trailers).

## SUBMISSIONS TO THE COMPANY

Submissions to Century Garage for coverage terms and conditions outside of your authority should include certain information and documentation as follows:

- Complete submissions include, at minimum, a completed Century Garage and Auto Dealers Application, applicable supplemental applications, and three years of loss history for the exposures.
- If one account is submitted by multiple agents, all appointed agents making an acceptable and complete submission will receive a quote.
- Quotes expire after 90 days. Any extensions beyond that time must be submitted to Century Garage for consideration.

Submit risks to your Century Garage underwriter for approval in the following circumstances:

- Single losses in the past three years with an excess of \$25,000 incurred (whether the loss is open or closed)
- Three or more distinct losses in the past three years (whether the losses are open or closed)
- Any drivers failing to meet the [Driver Eligibility Requirements](#)
- Classes of Business indicated as "Submit" within the Century Garage Classification Table
- Premium, Limits, or Coverages outside of your authority
- Risks offering Overnight Test Drives

Refer requests for the following coverages to your Century Garage underwriter:

- Additional Insureds
  - Primary and Non-Contributory Language (a copy of the contract requiring PNC language must be included with the submission)
    - CAG 1752/CAG 1952: Scheduled Person or Organization – PNC
    - CAG 2509a/CAG 2509b: Owners of Leased or Rented Land or Premises – PNC
  - CA 2001/CAG 2001: Lessor – Additional Insured and Loss Payee
    - This form is used for specific autos and a Vehicle Identification Number (VIN) is required.
  - Blanket Additional Insured Language
- Waivers of Subrogation
  - Interests waiving subrogation rights other than Owners of Premises/Landlords must be submitted.
- Assault & Battery Buyback Coverage
- Radius Extension Coverage beyond 300 miles (Monoline Garagekeepers/Dealers Physical Damage coverage)

## **SURPLUS LINES LAWS AND LICENSING**

You are required to comply with all applicable laws and regulations of the state(s) in which you operate as respects the procurement and placement of insurance (including without limitation, obtaining and maintaining all necessary licenses). You shall provide the appointing authority in each state with all the required filings, affidavits, and reports. You are responsible for collection and payment of all excess and surplus lines premium taxes or other required taxes or fees that may become due to any taxing authority within the boundaries of any state or commonwealth. You are required to fully cooperate with the Company in connection with any regulatory investigation or examination. Non-compliance with State laws will result in fines to our Company which will be passed back to the General Agency.

## **TRIA AND TERRORISM**

Both the Auto Dealers Coverage Form and Garage Coverage Form are exempt from the Terrorism Risk Insurance Acts and coverage is not available from the Century Garage Division.



## WILDFIRE AND WIND/HAIL GUIDELINES

### GENERAL GUIDELINES

#### Wildfire States

Century Garage considers the following states to be prone to wildfires (based on data from HazardHub®). Dealers Physical Damage coverage should be avoided in High or Very High rated zones for wildfire. Garagekeepers coverage should be limited to a Legal Liability basis in High or Very High rated zones for wildfire. To check a wildfire rating, contact your Century Garage Underwriter or add property coverage.

- Alaska
- Arizona
- California
- Colorado
- Idaho
- Missouri
- Montana
- Nevada
- New Mexico
- Oklahoma
- Oregon
- Texas
- Utah
- Washington
- Wyoming

#### Windstorm and Hail Exclusions

Wind/Hail coverage is excluded in the hurricane-prone areas of the following states (per the State Guidelines below):

- Alabama
- Connecticut
- Delaware
- Florida
- Georgia
- Hawaii
- Louisiana
- Maryland
- Massachusetts
- Maine
- Mississippi
- New Hampshire
- North Carolina
- New Jersey
- New York
- Rhode Island
- South Carolina
- Texas
- Virginia

A 25% credit is automatically applied to “Other than Collision” for Dealers Physical Damage when Wind/Hail is excluded.

If writing Garagekeepers Coverage on a Direct Primary or Direct Excess basis, Wind/Hail coverage must be excluded:

- Select the box in COL or the Excel rater to exclude Wind/Hail. Form CAG 1716c/1916c will be added.

#### Windstorm and Hail Deductibles

Windstorm and Hail deductibles are required in the following states (per the state guidelines below):

- Alabama
- Arkansas
- Colorado
- Georgia
- Iowa
- Illinois
- Kansas
- Kentucky
- Louisiana
- Missouri
- Minnesota
- Mississippi
- Montana
- Nebraska
- New Mexico
- Oklahoma
- South Carolina
- South Dakota
- Tennessee
- Texas
- Wisconsin
- Wyoming

A minimum \$1,000 Wind/Hail deductible per Auto with no Maximum Deductible per Loss applies in the states above.

## STATE GUIDELINES

### Alabama

- Baldwin and Mobile Counties: Windstorm/Hail coverage is excluded for any risk in the state that is located on an island or within the two coastal counties.
- Remaining Counties: A minimum \$1,000 Windstorm & Hail deductible per Auto with no Maximum Deductible per Loss applies.

### Alaska

- Garagekeepers Coverage on a Direct Primary or Direct Excess basis and Dealers Physical Damage Coverage should be avoided in High or Very High rated zones for wildfires of this state.

### Arkansas

- A minimum \$1,000 Windstorm & Hail deductible per Auto with no Maximum Deductible per Loss applies.

### Arizona

- Garagekeepers Coverage on a Direct Primary or Direct Excess basis and Dealers Physical Damage Coverage should be avoided in High or Very High rated zones for wildfires of this state.

### California

- Garagekeepers Coverage on a Direct Primary or Direct Excess basis and Dealers Physical Damage Coverage should be avoided in High or Very High rated zones for wildfires of this state.

### Colorado

- A minimum \$1,000 Windstorm & Hail deductible per Auto with no Maximum Deductible per Loss applies.
- Garagekeepers Coverage on a Direct Primary or Direct Excess basis and Dealers Physical Damage Coverage should be avoided in High or Very High rated zones for wildfires of this state.

### Connecticut

- Fairfield, Middlesex, New Haven, and New London Counties: Windstorm/Hail coverage is excluded for any risk within one mile of the coastline between State Route 25 and the border with Rhode Island. Coverage is also excluded on any island in Fishers Island Sound or Long Island Sound.

### Delaware

- Sussex County: Windstorm/Hail coverage is excluded for any risk within 10 miles of the Atlantic coast, 5 miles of the Delaware Bay coast (north of Cape Henlopen) or located on an island.

### Florida

- Windstorm/Hail coverage is excluded for any risk in the entire state. No exceptions are available.

### Georgia

- Brantley, Bryan, Camden, Charlton, Chatham, Effingham, Glynn, Liberty, Long, McIntosh, and Wayne Counties: Windstorm/Hail coverage is excluded for any risk on an island or within the first two counties from the coast.
- Remaining Counties: A minimum \$1,000 Windstorm & Hail deductible per Auto with no Maximum Deductible per Loss applies.

### Hawaii

- Windstorm/Hail coverage is excluded for any risk in the entire state. No exceptions are available.

### Idaho

- Garagekeepers Coverage on a Direct Primary or Direct Excess basis and Dealers Physical Damage Coverage should be avoided in High or Very High rated zones for wildfires of this state.

### Illinois

- A minimum \$1,000 Windstorm & Hail deductible per Auto with no Maximum Deductible per Loss applies.

### Iowa

- A minimum \$1,000 Windstorm & Hail deductible per Auto with no Maximum Deductible per Loss applies.

### Kansas

- A minimum \$1,000 Windstorm & Hail deductible per Auto with no Maximum Deductible per Loss applies.

### Kentucky

- A minimum \$1,000 Windstorm & Hail deductible per Auto with no Maximum Deductible per Loss applies.

### Louisiana

- Acadia, Assumption, Calcasieu, Cameron, Iberia, Jefferson, Jefferson Davis, Lafayette, Lafourche, Orleans, Plaquemines, St. Bernard, St. Charles, St. James, St. John the Baptist, St. Martin, St. Mary, St. Tammany, Tangipahoa, Terrebonne, Vermilion, and Washington Parishes: Windstorm/Hail coverage is excluded for any risk within the first two parishes of the Gulf or Lake Borgne coasts. Coverage is also excluded for any risk south of State Route 10 in Tangipahoa Parish.
- Remaining Parishes: A minimum \$1,000 Windstorm & Hail deductible per Auto with no Maximum Deductible per Loss applies.

### Maine

- Cumberland, Hancock, Knox, Lincoln, Sagadahoc, Waldo, Washington, and York Counties: Windstorm/Hail coverage is excluded for any risk within one mile of the coast or on an island.

### Massachusetts

- Barnstable, Dukes, and Nantucket Counties: Windstorm/Hail coverage is excluded for any risk within these counties.
- Suffolk County: Windstorm/Hail coverage is excluded for any risk within one-half mile of the coast.
- Bristol, Essex, Norfolk, and Plymouth Counties: Windstorm/Hail coverage is excluded for any risk within one mile of the coast.

### Minnesota

- A minimum \$1,000 Windstorm & Hail deductible per Auto with no Maximum Deductible per Loss applies.

### Mississippi

- George, Hancock, Harrison, Jackson, Pearl River, and Stone Counties: Windstorm/Hail coverage is excluded for any risk within the first two counties from the coast.
- Remaining Counties: A minimum \$1,000 Windstorm & Hail deductible per Auto with no Maximum Deductible per Loss applies.

### Missouri

- A minimum \$1,000 Windstorm & Hail deductible per Auto with no Maximum Deductible per Loss applies.
- Garagekeepers Coverage on a Direct Primary or Direct Excess basis and Dealers Physical Damage Coverage should be avoided in High or Very High rated zones for wildfires of this state.

### Montana

- A minimum \$1,000 Windstorm & Hail deductible per Auto with no Maximum Deductible per Loss applies.
- Garagekeepers Coverage on a Direct Primary or Direct Excess basis and Dealers Physical Damage Coverage should be avoided in High or Very High rated zones for wildfires of this state.

### Nebraska

- A minimum \$1,000 Windstorm & Hail deductible per Auto with no Maximum Deductible per Loss applies.

### Nevada

- Garagekeepers Coverage on a Direct Primary or Direct Excess basis and Dealers Physical Damage Coverage should be avoided in High or Very High rated zones for wildfires of this state.

### New Hampshire

- Rockingham County: Windstorm/Hail coverage is excluded for any risk on an island or within one mile of the coast.

### New Jersey

- Atlantic, Burlington, Cape May, Cumberland, Monmouth, and Ocean Counties: Windstorm/Hail coverage is excluded for any risk located east of the Garden State Parkway, north of State Route 72, and south of County Road 61 (Cliffwood Avenue in Cliffwood Beach). Coverage is also excluded for any risk south of State Route 72 and within 20 miles of the coast.

### New Mexico

- A minimum \$1,000 Windstorm & Hail deductible per Auto with no Maximum Deductible per Loss applies.
- Garagekeepers Coverage on a Direct Primary or Direct Excess basis and Dealers Physical Damage Coverage should be avoided in High or Very High rated zones for wildfires of this state.

### New York

- Nassau, Queens, and Suffolk Counties: Windstorm/Hail coverage is excluded for any risk on a barrier island of Long Island as well as any risk within one mile of the southern coast of Long Island east of Rockaway Peninsula (south of Jamaica Bay) and west of the William Floyd Parkway (County Road 46) in Suffolk County.
- Suffolk County: Windstorm/Hail coverage is excluded for any risk east of the William Floyd Parkway (County Road 46).

### North Carolina

- Beaufort, Brunswick, Camden, Carteret, Chowan, Columbus, Craven, Currituck, Dare, Duplin, Gates, Hyde, Jones, New Hanover, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Tyrrell, and Washington Counties: Windstorm/Hail coverage is excluded for any risk in the first two counties from the coast, in the first two counties from Albermarle Sound, or on an island.

### Oklahoma

- A minimum \$1,000 Windstorm & Hail deductible per Auto with no Maximum Deductible per Loss applies.
- Garagekeepers Coverage on a Direct Primary or Direct Excess basis and Dealers Physical Damage Coverage should be avoided in High or Very High rated zones for wildfires of this state.

### Oregon

- Garagekeepers Coverage on a Direct Primary or Direct Excess basis and Dealers Physical Damage Coverage should be avoided in High or Very High rated zones for wildfires of this state.

### Rhode Island

- Newport and Washington Counties: Windstorm/Hail coverage is excluded for any risk on an island or within one mile of the coast.

### South Carolina

- Beaufort, Berkeley, Charleston, Colleton, Dillon, Dorchester, Hampton, Horry, Marion, Georgetown, Jasper, and Williamsburg Counties: Windstorm/Hail coverage is excluded for any risk in the first two counties from the coast.
- Remaining Counties: A minimum \$1,000 Windstorm & Hail deductible per Auto with no Maximum Deductible per Loss applies.

### South Dakota

- A minimum \$1,000 Windstorm & Hail deductible per Auto with no Maximum Deductible per Loss applies.

### Tennessee

- A minimum \$1,000 Windstorm & Hail deductible per Auto with no Maximum Deductible per Loss applies.

## Texas

- Aransas, Bee, Brazoria, Brooks, Calhoun, Cameron, Chambers, Fort Bend, Galveston, Goliad, Hardin, Harris, Hidalgo, Jackson, Jefferson, Jim Wells, Kenedy, Kleberg, Liberty, Live Oak, Matagorda, Nueces, Orange, Refugio, San Patricio, Victoria, Wharton, and Willacy Counties: Windstorm/Hail coverage is excluded for any risk in the first two counties from the coast as well as Goliad County.
- Remaining Counties: A minimum \$1,000 Windstorm & Hail deductible per Auto with no Maximum Deductible per Loss applies.
- Garagekeepers Coverage on a Direct Primary or Direct Excess basis and Dealers Physical Damage Coverage should be avoided in High or Very High rated zones for wildfires of this state.

## Utah

- Garagekeepers Coverage on a Direct Primary or Direct Excess basis and Dealers Physical Damage Coverage should be avoided in High or Very High rated zones for wildfires of this state.

## Virginia

- Gloucester, Lancaster, Mathews, Middlesex, and Northumberland Counties: Windstorm/Hail coverage is excluded for any risk on an island or within 10 miles of the coast of the Chesapeake Bay.
- Accomack, Northampton, and York Counties: Windstorm/Hail coverage is excluded for any risk within these counties.
- Independent Cities of Chesapeake, Hampton, Newport News, Norfolk, Poquoson, Portsmouth, and Virginia Beach: Windstorm/Hail coverage is excluded for any risk within these independent cities.

## Washington

- Garagekeepers Coverage on a Direct Primary or Direct Excess basis and Dealers Physical Damage Coverage should be avoided in High or Very High rated zones for wildfires of this state.

## Wisconsin

- A minimum \$1,000 Windstorm & Hail deductible per Auto with no Maximum Deductible per Loss applies.

## Wyoming

- A minimum \$1,000 Windstorm & Hail deductible per Auto with no Maximum Deductible per Loss applies.
- Garagekeepers Coverage on a Direct Primary or Direct Excess basis and Dealers Physical Damage Coverage should be avoided in High or Very High rated zones for wildfires of this state.

## CLASSIFICATIONS

### CLASSIFICATION INDEX

Please refer to the [Classification Index](#) for the full list of classifications and links to their Descriptions and Considerations. All classifications contemplate Private Passenger vehicles only unless otherwise noted.

### CLASSIFICATION LIMITATION ENDORSEMENT

Form CAG1719/1919 (Limitation of Coverage – Schedule of Operations) is automatically added to every policy. Classifications selected when rating (whether in COL or in an Excel-based rater) will be listed on this form. Additionally, some classifications will carry instructions to manually add language to this form when not explicitly selecting the classification. This language must be added on the quote's form list.

For an example, see the considerations associated with the [Dealers – Wholesale/Broker/Internet](#) classification.

### MOTOR VEHICLE REPORTS

Motor Vehicle Reports (MVRs) are required for all Owners, Employees, and Drivers for any account with a Dealer classification, Valet classification, or Scheduled Auto. MVRs must include, at minimum:

- Date of Birth
- Legal Name
- Violations for the past 3 years
- Expiration Date
- Class of License
- Status of License
- Report Date of the MVR

### OTHER AVAILABLE LINES OF BUSINESS

Century Insurance Group also offers the following insurance products through its various divisions:

- General Liability
- Property
- Inland Marine
- Excess/Umbrella
- Environmental
- Ocean Marine

Your Century Garage Underwriter can help you connect with your underwriter in each of those divisions.

### SERVICE/REPAIR OPERATIONS

The Owner/Lead Mechanic for any insured offering Service or Repair Operations must have at least three (3) years of experience in the Auto Service/Repair industry.



## CLASSIFICATION DESCRIPTIONS

### AIRBAG INSTALLATION, SERVICE OR REPAIR

<b>Class Code</b>	7808	<b>Type</b>	Non-Dealer	<b>Authority Level</b>	Authority
<b>Underwriting Considerations</b>	Submit if the exposure represents greater than 20% of the total operations. If greater than 50% of exposure, it is prohibited.				

### AIRPLANE MAINTENANCE AND REPAIR (OR ANY AIRPORT PREMISES EXPOSURE)

<b>Class Code</b>	N/A	<b>Type</b>	N/A	<b>Authority Level</b>	Prohibited
<b>Underwriting Considerations</b>	N/A				

### ANTIQUE AUTO DEALERS

<b>Class Code</b>	7358	<b>Type</b>	Dealer	<b>Authority Level</b>	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Dealers Physical Damage coverage is available on an Actual Cash Value basis <u>only</u>.</li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>Vehicle Importing/Exporting</li> </ul> </li> </ul>				

### ANTIQUE AUTO REPAIR AND RESTORATION

<b>Class Code</b>	N/A	<b>Type</b>	N/A	<b>Authority Level</b>	N/A
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>The maintenance of records during the restoration process is required to properly document the vehicle's change in value during restoration.</li> <li>Classify as <a href="#">Auto Maintenance &amp; Repair</a> and <a href="#">Body Shop &amp; Painting</a>.</li> </ul>				

## AUTO ALARM/STEREO INSTALLATION

Class Code	7810	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Receipts for over-the-counter parts sales (parts sold but not installed by the risk) must be provided.</li> <li>Form CAG 1701/1901 is automatically added to exclude coverage for Used Parts.</li> <li>Rate in COL using the Incidental General Liability Classes section.               <ul style="list-style-type: none"> <li><u>Classification Code</u>: 10071 – Auto Parts and Supply Store</li> <li><u>20% of Total Exposure or Less</u>: Coverage can be added for no additional premium.</li> <li><u>Greater than 20% of Total Exposure</u>: Coverage can be added by listing the Gross Sales for the over-the-counter parts sales (parts sold but not installed by the risk).</li> </ul> </li> <li>When the exposure exists, add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude:               <ul style="list-style-type: none"> <li>Designated Operations <u>and</u> Designated Products or Work You Performed                   <ul style="list-style-type: none"> <li><b><i>“Sales, installation, service, repair, or monitoring of commercial &amp; residential building alarms, cameras, stereos, wired, and wireless networks”</i></b></li> </ul> </li> </ul> </li> </ul>				

## AUTO AUCTIONS

Class Code	7358	Type	Dealer	Authority Level	Submit
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Classification Surcharge applies</li> <li>This class is used when the Named Insured <u>conducts</u> Auto Auctions. This should not be used when the Named Insured merely attends Auto Auctions.</li> <li>If the Named Insured auctions items other than autos, add form CAG 1714 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude:               <ul style="list-style-type: none"> <li>Designated Operations <u>and</u> Designated Products or Work You Performed                   <ul style="list-style-type: none"> <li><b><i>“Non-Auto Operations”</i></b></li> </ul> </li> </ul> </li> <li>Auction pickup and delivery drivers working up to 10 hours per week may be rated as Individual Contract Drivers (not Blanket).</li> <li>Auction pickup and delivery drivers working 10-20 hours per week are to be rated as Part-Time Regular Operators.</li> <li>Auction pickup and delivery drivers working more than 20 hours per week are to be rated as Full-Time Regular Operators.</li> <li>Add Dealers Physical Damage coverage if physical damage coverage is requested on autos held for sale on consignment.</li> <li>Verify that the viewing area is safely arranged if autos are driven past buyers.</li> <li>Form CAG 1701 is automatically added to exclude coverage for Salvage Title Autos.</li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>Vehicle Importing/Exporting</li> </ul> </li> </ul>				

### AUTO DISMANTLING OR SALVAGE YARDS

Class Code	91190	Type	Non-Dealer	Authority Level	Submit
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>This class is acceptable <u>only</u> when in conjunction with auto dealer or repair operations.</li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>12 or more vehicles on-site for Dismantling and/or Salvage</li> </ul> </li> <li>Rate in COL using the Incidental General Liability Classes section. <ul style="list-style-type: none"> <li><u>Classification Code</u>: 91190 – Auto Dismantling</li> <li><u>20% of Total Exposure or Less</u>: Coverage can be added for no additional premium.</li> <li><u>Greater than 20% of Total Exposure</u>: Coverage can be added by listing the actual Payroll for the employees involved with this exposure.</li> </ul> </li> <li>Form CAG 1701/1901 is automatically added to exclude coverage for Used Parts.</li> <li><u>Underwriting Requirements</u> <ul style="list-style-type: none"> <li>Customers must not be allowed to remove parts.</li> <li>Customers must be accompanied while in the yard.</li> <li>Premises must be completely fenced and gated.</li> <li>Verify that there is no crushing of autos.</li> <li>Verify that stacking of autos does not exceed three (3) autos in height.</li> </ul> </li> </ul>				

## AUTO MAINTENANCE &amp; REPAIR

Class Code	7808	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>• Private Passenger, Four-Wheeled Vehicles Only</li> <li>• <u>Acceptable</u> <ul style="list-style-type: none"> <li>○ Mechanical Repair to Autos (e.g. General Auto Repair, Transmission, Radiator, Tune-Up, Air Conditioning, Muffler, etc.)</li> <li>○ Non-Structural Alterations (including Welding)</li> <li>○ Structural Repair and Straightening to Wheels or Rims <ul style="list-style-type: none"> <li>▪ When this exposure exists, add form CAG 1714 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>• Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li>○ <b><i>“Structural alteration, structural modification or structural repair to auto wheels or rims, including the sales, service or installation of these auto wheels or rims”</i></b></li> </ul> </li> </ul> </li> </ul> </li> <li>○ Wreckers and Towing <ul style="list-style-type: none"> <li>▪ Wreckers are only acceptable on a Not-For-Hire basis only in conjunction with: <ul style="list-style-type: none"> <li>• <a href="#">Auto Maintenance &amp; Repair</a>, <a href="#">Body Shop &amp; Painting</a>, <a href="#">Impound Yards</a>, and <a href="#">Mobile Auto Repair</a></li> </ul> </li> <li>▪ Required Forms <ul style="list-style-type: none"> <li>• Form CAG 1737/1937 (Exclusion – Towing, Hauling, or Carrying Autos or Trailers) is automatically added to exclude Liability.</li> <li>• Add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>○ Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li>▪ <b><i>“Any and all towing operations”</i></b></li> </ul> </li> <li>• Add form CAG 1741/1941 (Exclusion – Towing, Hauling, or Carrying of Any Customer’s Auto or Customer’s Auto Equipment) to exclude On-Hook/In-Transit Garagekeepers coverage.</li> </ul> </li> </ul> </li> </ul> </li> <li>• <u>Prohibited</u> <ul style="list-style-type: none"> <li>○ Greater than 20% Tire – New or Used <ul style="list-style-type: none"> <li>▪ Note: CAG 1701/1901 is automatically added to exclude Used, Recapped, and Re-Tread Tires</li> </ul> </li> <li>○ Greater than 20% Cosmetic Repair to Wheels or Rims</li> <li>○ Greater than 20% Structural Repair and Straightening to Wheels or Rims</li> </ul> </li> <li>• <a href="#">Body Shop &amp; Painting</a>, <a href="#">Structural Alteration or Modification</a>, <a href="#">Structural Repair</a> are separately classified.</li> <li>• Maintenance and Repair of auto types other than four-wheeled private passenger vehicles are separately classified (see the Classification Index for all vehicle types).</li> </ul> </li></ul>				

### AUTO MAINTENANCE & REPAIR – SELF-SERVICE

<b>Class Code</b>	N/A	<b>Type</b>	N/A	<b>Authority Level</b>	N/A
<b>Underwriting Considerations</b>	Prohibited				

### AUTO PARTS AND ACCESSORY SALES

<b>Class Code</b>	N/A	<b>Type</b>	N/A	<b>Authority Level</b>	N/A
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>This is acceptable <u>only</u> when in conjunction with garage operations.</li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>Auto Parts manufactured by the Named Insured</li> </ul> </li> <li>Rate under the primary classification.</li> <li>Form CAG 1701/1901 is automatically added to exclude coverage for Used Parts.</li> <li>Rate in COL using the Incidental General Liability Classes section.               <ul style="list-style-type: none"> <li><u>Classification Code: 10071 – Auto Parts and Supply Stores</u></li> <li><u>20% of Total Exposure or Less</u>: Coverage can be added for no additional premium.</li> <li><u>Greater than 20% of Total Exposure</u>: Coverage can be added by listing the Gross Sales for the over-the-counter parts sales (parts sold but not installed by the risk).</li> </ul> </li> </ul>				

### AUTO PAWNING/AUTO TITLE LOANS

<b>Class Code</b>	N/A	<b>Type</b>	N/A	<b>Authority Level</b>	Prohibited
<b>Underwriting Considerations</b>	N/A				

### AUTO STORAGE – NO REPAIR

Class Code	7812	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>This classification contemplates operations in which vehicles are brought to the premises under the customer's direction for storage.</li> <li>Garagekeepers coverage can be written on a Legal Liability basis <u>only</u>.</li> <li>Form CAG 1701/1901 is automatically added to exclude Auto Repossession. This exclusion does not apply: <ul style="list-style-type: none"> <li>To the repossession of autos by the insured in which they have an interest as creditor.</li> <li>Once the repossessed auto is under the insured's care, custody or control at a scheduled location shown on the supplemental declaration.</li> </ul> </li> <li><a href="#">Boat Storage</a> is separately classified.</li> <li><a href="#">Impound Yards</a> are separately classified.</li> <li><a href="#">Parking Lots &amp; Parking Garages</a> are separately classified (Daily Parking).</li> <li><a href="#">Recreational Vehicle Storage</a> is separately classified.</li> </ul>				

### AUTONOMOUS VEHICLE DEALERS/SELF-DRIVING AUTO DEALERS

Class Code	N/A	Type	N/A	Authority Level	N/A
<b>Underwriting Considerations</b>	Prohibited				

### AUTONOMOUS VEHICLE REPAIR/SELF-DRIVING AUTO REPAIR

Class Code	N/A	Type	N/A	Authority Level	N/A
<b>Underwriting Considerations</b>	Prohibited				

### BED LINER INSTALLATION – INCLUDING SPRAY-ON BED LINER SALES OR INSTALLATION UPON AUTOMOBILES

Class Code	7810	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	Confirm that the application of "non-skid" material is limited to truck beds only.				

## BOAT DEALERS

Class Code	7358	Type	Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Classification Surcharge applies</li> <li><u>20% of Total Exposure or Less</u>: Boat, watercraft, and jet ski operations are acceptable in conjunction with auto dealer operations. <ul style="list-style-type: none"> <li>Form CA 9954 and Symbol 32 are automatically added for Dealers Physical Damage and/or Garagekeepers coverage when a Boat classification is selected. <ul style="list-style-type: none"> <li>Symbol 32 on form CA 9954 should be defined on the quote letter as: <ul style="list-style-type: none"> <li><b><i>"Watercraft while ashore on premises where you conduct auto dealer operations"</i></b></li> </ul> </li> </ul> </li> <li><u>Greater than 20% of Total Exposure</u>: Refer the boat dealer operations to the Century Ocean Marine Division. <ul style="list-style-type: none"> <li>If jet skis account for greater than 20% of the total exposure, the operations are prohibited by both Century Garage and Century Ocean Marine.</li> <li>Add form CAG 1714 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li><b><i>"Sales, storage, installation, service or repair of any watercraft"</i></b></li> </ul> </li> <li>A separate policy should be written for the auto dealership operations.</li> </ul> </li> </ul> </li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>Vehicle Importing/Exporting</li> </ul> </li> <li>Jet Skis are separately classified as <a href="#">Non-Licensed Vehicles</a>.</li> <li>Vinyl Wrapping is separately classified as <a href="#">Window Tinting</a>.</li> </ul> </li></ul>				

## BOAT REPAIR – AWAY FROM PREMISES

Class Code	7808	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Hull Repair to any extent is prohibited. Refer these operations to the Century Ocean Marine Division.</li> <li><u>20% of Total Exposure or Less</u>: Boat, watercraft, and jet ski operations are acceptable in conjunction with auto repair operations. <ul style="list-style-type: none"> <li>Form CA 9954 and Symbol 32 are automatically added for Dealers Physical Damage and/or Garagekeepers coverage when a Boat classification is selected. <ul style="list-style-type: none"> <li>Symbol 32 on form CA 9954 should be defined on the quote letter as: <ul style="list-style-type: none"> <li><b><i>“Watercraft while ashore on premises where you conduct garage operations”</i></b></li> </ul> </li> </ul> </li> <li><u>Greater than 20% of Total Exposure</u>: Refer the boat repair operations to the Century Ocean Marine Division. <ul style="list-style-type: none"> <li>If jet skis account for greater than 20% of the total exposure, the operations are prohibited by both Century Garage and Century Ocean Marine.</li> <li>Add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li><b><i>“Sales, storage, installation, service or repair of any watercraft”</i></b></li> </ul> </li> </ul> </li> <li>A separate policy should be written for the auto repair operations.</li> </ul> </li> <li>Jet Skis are separately classified as <a href="#">Non-Licensed Vehicles</a>.</li> <li>Vinyl Wrapping is separately classified as <a href="#">Window Tinting</a>.</li> </ul> </li></ul>				



## BOAT REPAIR – ON SCHEDULED PREMISES

Class Code	7808	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Classification Surcharge applies</li> <li>Hull Repair to any extent is prohibited. Refer these operations to the Century Ocean Marine Division.</li> <li><u>20% of Total Exposure or Less</u>: Boat, watercraft, and jet ski operations are acceptable in conjunction with auto repair operations. <ul style="list-style-type: none"> <li>Form CA 9954 and Symbol 32 are automatically added for Dealers Physical Damage and/or Garagekeepers coverage when a Boat classification is selected. <ul style="list-style-type: none"> <li>Symbol 32 on form CA 9954 should be defined on the quote letter as: <ul style="list-style-type: none"> <li><b><i>“Watercraft while ashore on premises where you conduct garage operations”</i></b></li> </ul> </li> </ul> </li> <li><u>Greater than 20% of Total Exposure</u>: Refer the boat repair operations to the Century Ocean Marine Division. <ul style="list-style-type: none"> <li>If jet skis account for greater than 20% of the total exposure, the operations are prohibited by both Century Garage and Century Ocean Marine.</li> <li>Add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li><b><i>“Sales, storage, installation, service or repair of any watercraft”</i></b></li> </ul> </li> </ul> </li> <li>A separate policy should be written for the auto repair operations.</li> </ul> </li> <li>Jet Skis are separately classified as <a href="#">Non-Licensed Vehicles</a>.</li> <li>Vinyl Wrapping is separately classified as <a href="#">Window Tinting</a>.</li> </ul> </li></ul>				

## BOAT STORAGE

Class Code	7812	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Classification Surcharge applies</li> <li>Garagekeepers coverage can be written on a Legal Liability basis <u>only</u>.</li> <li><u>Half of Total Exposure or Less</u>: Boat, watercraft, and jet ski operations are acceptable in conjunction with auto repair operations. <ul style="list-style-type: none"> <li>Form CA 9954 and Symbol 32 are automatically added for Dealers Physical Damage and/or Garagekeepers coverage when a Boat classification is selected. <ul style="list-style-type: none"> <li>Symbol 32 on form CA 9954 should be defined on the quote letter as: <ul style="list-style-type: none"> <li><b><i>“Watercraft while ashore on premises where you conduct garage operations”</i></b></li> </ul> </li> </ul> </li> </ul> </li> <li><u>Greater than Half of Total Exposure</u>: Refer the boat repair operations to the Century Ocean Marine Division. <ul style="list-style-type: none"> <li>If jet skis account for greater than 20% of the total exposure, the operations are prohibited by both Century Garage and Century Ocean Marine.</li> <li>Add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li><b><i>“Storage of any watercraft”</i></b></li> </ul> </li> </ul> </li> <li>A separate policy should be written for the auto storage operations.</li> </ul> </li> <li><u>Auto Storage</u> is separately classified.</li> <li><u>Impound Yards</u> are separately classified.</li> <li><u>Recreational Vehicle Storage</u> is separately classified.</li> </ul>				

## BODY SHOP &amp; PAINTING

Class Code	7808	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>This classification includes sand-blasting, soda-blasting, bead-blasting, and dry ice-blasting.</li> <li>A UL-/NFPA-approved or equivalent paint booth is required. <ul style="list-style-type: none"> <li>Risks without an approved paint booth require: <ul style="list-style-type: none"> <li>Proper Ventilation</li> <li>Explosion-Proof Lighting/Fixtures</li> <li>Paint Storage outside of the booth and in NFPA-approved metal cabinets with doors</li> </ul> </li> </ul> </li> <li>Touch-Up Painting does not require the use of an approved paint booth.</li> <li><u>Acceptable</u> <ul style="list-style-type: none"> <li>Non-Structural Alterations and Repairs (including Welding)</li> <li>Mobile Dent Repair</li> <li>Wreckers and Towing <ul style="list-style-type: none"> <li>Wreckers are only acceptable on a Not-For-Hire basis only in conjunction with: <ul style="list-style-type: none"> <li><a href="#">Auto Maintenance &amp; Repair</a>, <a href="#">Body Shop &amp; Painting</a>, <a href="#">Impound Yards</a>, and <a href="#">Mobile Auto Repair</a></li> </ul> </li> <li>Required Forms <ul style="list-style-type: none"> <li>Form CAG 1737/1937 (Exclusion – Towing, Hauling, or Carrying Autos or Trailers) is automatically added to exclude Liability.</li> <li>Add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li><b><i>“Any and all towing operations”</i></b></li> </ul> </li> <li>Add form CAG 1741/1941 (Exclusion – Towing, Hauling, or Carrying of Any Customer’s Auto or Customer’s Auto Equipment) to exclude On-Hook/In-Transit Garagekeepers coverage.</li> </ul> </li> </ul> </li> </ul> </li> <li>Food Truck Conversion is separately classified as <a href="#">Van Conversion</a>.</li> <li><a href="#">Structural Alteration or Modification</a> is separately classified.</li> <li><a href="#">Structural Repair</a> is separately classified.</li> <li>Vehicle Wrapping with Vinyl Sticker Placement is separately classified as <a href="#">Detailers</a>.</li> </ul> </li></ul>				

## BUS DEALERS

Class Code	7358	Type	Dealer	Authority Level	Submit
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Classification Surcharge applies (to be applied by Century Underwriter)</li> <li>The “Specialty Vehicle Supplemental” is <u>required</u>.</li> <li>Three years of favorable, hard-copy loss runs are <u>required</u>.</li> <li><u>Acceptable</u> <ul style="list-style-type: none"> <li>Buses with capacities of 15 passengers or fewer</li> </ul> </li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>Buses with capacities of more than 15 passengers</li> <li>School Buses</li> <li>Church Buses</li> <li>Vehicle Importing/Exporting</li> </ul> </li> </ul>				

## BUS REPAIR

Class Code	7808	Type	Non-Dealer	Authority Level	Submit
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Classification Surcharge applies (to be applied by Century Underwriter)</li> <li>The “Specialty Vehicle Supplemental” is <u>required</u>.</li> <li>Three years of favorable, hard-copy loss runs are <u>required</u>.</li> <li><u>Acceptable</u> <ul style="list-style-type: none"> <li>Buses with capacities of 15 passengers or fewer</li> </ul> </li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>Buses with capacities of more than 15 passengers</li> <li>School Buses</li> <li>Church Buses</li> </ul> </li> </ul>				

## CAR WASHES – FULL SERVICE

Class Code	7810	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>• Minimum Liability Deductible: \$1,000</li> <li>• Classification Surcharge applies</li> <li>• This classification contemplates car washes that require either: <ul style="list-style-type: none"> <li>○ The customer to exit the vehicle and turn the auto over for washing/drying, or</li> <li>○ A person (other than the owner/occupant of the auto) to hand-dry the auto.</li> </ul> </li> <li>• A Garage Application is <u>required</u>.</li> <li>• The following operations should be referred to a Century General Liability underwriter: <ul style="list-style-type: none"> <li>○ Convenience Stores <ul style="list-style-type: none"> <li>▪ Grocery Stores (GL Class #13673)</li> </ul> </li> <li>○ Gas Stations <ul style="list-style-type: none"> <li>▪ Self-Service (GL Class #13454)</li> <li>▪ Self- and Full-Service (GL Class #13455)</li> </ul> </li> <li>○ Car Washes <ul style="list-style-type: none"> <li>▪ Self-Service (GL Class #10368) – Coin-Operated, Do-It-Yourself</li> <li>▪ Other than Self-Service (GL Class #10367) – Coin-Operated, Drive-Thru</li> </ul> </li> </ul> </li> <li>• <a href="#">Detailers</a> are separately classified.</li> </ul>				

## CONSIGNMENT SALES

Class Code	7358	Type	Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>• Add Dealers Physical Damage if physical damage coverage is requested on autos held for sale on consignment.</li> <li>• A written consignment agreement should be used.</li> <li>• Form CAG 1701 is automatically added to exclude coverage for Salvage Title Autos.</li> <li>• <u>Prohibited</u> <ul style="list-style-type: none"> <li>○ Vehicle Importing/Exporting</li> </ul> </li> </ul>				

## CONTRACTORS EQUIPMENT DEALERS

Class Code	7358	Type	Dealer	Authority Level	Submit
<b>Underwriting Considerations</b>		<ul style="list-style-type: none"> <li>• Classification Surcharge applies (to be applied by Century Underwriter)</li> <li>• A complete list of equipment types sold is <u>required</u>.</li> <li>• The “Specialty Vehicle Supplemental” is <u>required</u>.</li> <li>• Examples of Contractors Equipment include, but are not limited to: <ul style="list-style-type: none"> <li>○ Backhoes</li> <li>○ Boom Lifts</li> <li>○ Bunchers</li> <li>○ Bucket Trucks</li> <li>○ Cranes</li> <li>○ Cherry Pickers</li> <li>○ Chippers</li> <li>○ De-Limbers</li> <li>○ Dozers</li> <li>○ Excavators</li> <li>○ Fellers</li> <li>○ Fork Lifts</li> <li>○ Forwarders</li> <li>○ Generators</li> <li>○ Graders</li> <li>○ Harvesters</li> <li>○ Logging Trucks</li> <li>○ Logging Equipment</li> <li>○ Man Lifts</li> <li>○ Mining Equipment</li> <li>○ Oilfield Equipment</li> <li>○ Ride-On Rollers</li> <li>○ Scissor Lifts</li> <li>○ Skid Steers</li> <li>○ Wheel Loaders</li> </ul> </li> <li>• <u>Farm Equipment</u> is separately classified.</li> <li>• Machinery Equipment – Yard or Garden should be referred to a Century General Liability underwriter (GL Class #15063).</li> <li>• Machinery Equipment – Installation, Service, or Repair (including Generators) should be referred to a Century General Liability underwriter (GL Class #97223).</li> <li>• <u>Prohibited</u> <ul style="list-style-type: none"> <li>○ Vehicle Importing/Exporting</li> </ul> </li> </ul>			

## CONTRACTORS EQUIPMENT REPAIR

Class Code	7808	Type	Non-Dealer	Authority Level	Submit
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>• Classification Surcharge applies (to be applied by Century Underwriter)</li> <li>• A complete list of equipment types sold is <u>required</u>.</li> <li>• The “Specialty Vehicle Supplemental” is <u>required</u>.</li> <li>• Examples of Contractors Equipment include, but are not limited to: <ul style="list-style-type: none"> <li>○ Backhoes</li> <li>○ Boom Lifts</li> <li>○ Bunchers</li> <li>○ Bucket Trucks</li> <li>○ Cranes</li> <li>○ Cherry Pickers</li> <li>○ Chippers</li> <li>○ De-Limbers</li> <li>○ Dozers</li> <li>○ Excavators</li> <li>○ Fellers</li> <li>○ Fork Lifts</li> <li>○ Forwarders</li> <li>○ Generators</li> <li>○ Graders</li> <li>○ Harvesters</li> <li>○ Logging Trucks</li> <li>○ Logging Equipment</li> <li>○ Man Lifts</li> <li>○ Mining Equipment</li> <li>○ Oilfield Equipment</li> <li>○ Ride-On Rollers</li> <li>○ Scissor Lifts</li> <li>○ Skid Steers</li> <li>○ Wheel Loaders</li> </ul> </li> <li>• <a href="#">Farm Equipment</a> is separately classified.</li> <li>• Machinery Equipment – Yard or Garden should be referred to a Century General Liability underwriter (GL Class #15063).</li> <li>• Machinery Equipment – Installation, Service, or Repair (including Generators) should be referred to a Century General Liability underwriter (GL Class #97223).</li> </ul>				

## DEALERS – NEW AUTOS (FRANCHISED)

Class Code	7305	Type	Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>		<ul style="list-style-type: none"> <li>Private Passenger, Four-Wheeled Vehicles Only</li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>Vehicle Importing/Exporting</li> </ul> </li> </ul>			

## DEALERS – USED AUTOS

Class Code	7358	Type	Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>		<ul style="list-style-type: none"> <li>Private Passenger, Four-Wheeled Vehicles Only</li> <li>Form CAG 1701 is automatically added to exclude coverage for Salvage Title Autos.</li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>Vehicle Importing/Exporting</li> </ul> </li> </ul>			

## DEALERS – WHOLESALE/BROKERS/INTERNET

Class Code	7358	Type	Dealer	Authority Level	Submit
<b>Underwriting Considerations</b>		<ul style="list-style-type: none"> <li>Classification Surcharge applies</li> <li>Form CAG 1701 is automatically added to exclude coverage for Salvage Title Autos.</li> <li><u>Definitions</u> <ul style="list-style-type: none"> <li>Wholesale: Sales completed Dealer-to-Dealer</li> <li>Brokers: Sales completed Dealer-to-Private Party without a Retail Sales Lot</li> <li>Internet: Sales completed online (sight-unseen) <ul style="list-style-type: none"> <li>Internet Advertising only does not require classification as an Internet Dealer.</li> </ul> </li> </ul> </li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>Dealerships licensed with an out-of-state Dealer's license</li> <li>Dealerships with Individual Drivers licensed with an out-of-state Driver's license</li> <li>Vehicle Importing/Exporting</li> </ul> </li> <li><u>20% of Total Exposure or Less</u>: This coverage can be added within your Authority. <ul style="list-style-type: none"> <li>Do not select the "Dealers – Wholesale/Brokers/Internet" classification.</li> <li>Add the following to form CAG 1719 (Limitation of Coverage – Schedule of Operations) <ul style="list-style-type: none"> <li>Selected Classifications and <b><i>"Dealers – Wholesale/Brokers/Internet"</i></b></li> </ul> </li> </ul> </li> <li><u>Greater than 20% of Total Exposure</u>: This classification requires you to Submit.</li> </ul>			



## DETAILERS

Class Code	7810	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Classification Surcharge applies</li> <li>Detailing includes Vehicle Wrapping with Vinyl Sticker Placement</li> <li>If there are any Mobile Operations, Mobile Auto Repair Service/Roadside Assistance must be added.</li> <li>The following operations should be referred to a Century General Liability underwriter: <ul style="list-style-type: none"> <li>Vinyl Sticker Manufacturing and Printing</li> </ul> </li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>Pickup and Delivery in excess of 25 miles</li> </ul> </li> <li><a href="#">Boat Repair</a> is separately classified.</li> <li><a href="#">Car Washes</a> are separately classified.</li> </ul>				

## DRIVE-AWAY CONTRACTORS

Class Code	N/A	Type	N/A	Authority Level	Prohibited
<b>Underwriting Considerations</b>	This classification contemplates driving a third-party auto for the purposes of delivery for a fee.				

## ELECTRIC AUTO REPAIR

Class Code	7808	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>This classification contemplates autos that are powered solely by electric.</li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>Electric Battery Refurbishing</li> </ul> </li> <li><a href="#">Fuel Conversion Shops</a> are separately classified.</li> </ul>				

## ELECTRIC AUTO SALES

Class Code	7358	Type	Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>This classification contemplates autos that are powered solely by electric.</li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>Electric Battery Refurbishing</li> <li>Vehicle Importing/Exporting</li> </ul> </li> <li><a href="#">Fuel Conversion Shops</a> are separately classified.</li> </ul>				

## EMERGENCY VEHICLE DEALERS

Class Code	7358	Type	Dealer	Authority Level	Submit
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>• Classification Surcharge applies (to be applied by Century Underwriter)</li> <li>• The “Specialty Vehicle Supplemental” is <u>required</u>.</li> <li>• A complete list of types of vehicles is <u>required</u>.</li> <li>• The maximum value of any one auto is <u>required</u>.</li> <li>• <u>Prohibited</u> <ul style="list-style-type: none"> <li>○ Sales, Installation, Service, or Repair of Pumps, Valves, Hoses, Tanks, or any Lifesaving Equipment</li> <li>○ Sales, Installation, Service, or Repair of Partition Walls between driver and passenger</li> <li>○ Vehicle Importing/Exporting</li> </ul> </li> </ul>				

## EMERGENCY VEHICLE REPAIR

Class Code	7808	Type	Non-Dealer	Authority Level	Submit
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>• Classification Surcharge applies (to be applied by Century Underwriter)</li> <li>• The “Specialty Vehicle Supplemental” is <u>required</u>.</li> <li>• A complete description of repairs offered/completed is <u>required</u>.</li> <li>• A complete list of types of vehicles is <u>required</u>.</li> <li>• The maximum value of any one auto serviced is <u>required</u>.</li> <li>• <u>Prohibited</u> <ul style="list-style-type: none"> <li>○ Sales, Installation, Service, or Repair of Pumps, Valves, Hoses, Tanks, or any Lifesaving Equipment</li> <li>○ Sales, Installation, Service, or Repair of Partition Walls between driver and passenger</li> </ul> </li> </ul>				

## FARM EQUIPMENT DEALERS

Class Code	7358	Type	Dealer	Authority Level	Submit
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Classification Surcharge applies (to be applied by Century Underwriter)</li> <li>The “Specialty Vehicle Supplemental” is <u>required</u>.</li> <li><u>20% of Total Exposure or Less</u>: This coverage can be added within your Authority. <ul style="list-style-type: none"> <li>Do not select the “Farm Equipment Dealers” classification.</li> <li>Add form CAG 1719 (Limitation of Coverage – Schedule of Operations). <ul style="list-style-type: none"> <li>Selected Classifications <u>and</u> <b>“Farm Equipment Dealers”</b></li> </ul> </li> <li>Add form CAG 1722 (Exclusion – Modification of Farm Tractors or Farm Equipment).</li> </ul> </li> <li><u>Greater than 20% of Total Exposure</u>: This classification requires you to Submit. <ul style="list-style-type: none"> <li>Maximum Sublimit of Liability: \$300,000 per Occurrence</li> <li>Aggregate limits up to triple the sublimit are available</li> <li>Add form CAG 1710 (Limitation of Coverage – Schedule of Operations) to restrict the Sublimit to \$300,000. <ul style="list-style-type: none"> <li><b>“Sales, installation, service or repair of Farm Tractors, and Farm Equipment”</b></li> </ul> </li> <li>Add form CAG 1722 (Exclusion – Modification of Farm Tractors or Farm Equipment).</li> </ul> </li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>Manufacturing/Fabrication of Mechanical Parts</li> <li>Greater than 20% Tire – New or Used</li> <li>Greater than 20% Structural Welding</li> <li>Vehicle Importing/Exporting</li> </ul> </li> <li><u>Contractors Equipment</u> is separately classified.</li> <li>Machinery Equipment – Yard or Garden should be referred to a Century General Liability underwriter (GL Class #15063).</li> <li>Machinery Equipment – Installation, Service, or Repair (including Generators) should be referred to a Century General Liability underwriter (GL Class #97223).</li> <li><u>Structural Alteration or Modification</u> is separately classified.</li> <li><u>Structural Repair</u> is separately classified.</li> </ul>				

## FARM EQUIPMENT REPAIR

Class Code	7808	Type	Non-Dealer	Authority Level	Submit
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Classification Surcharge applies (to be applied by Century Underwriter)</li> <li>The “Specialty Vehicle Supplemental” is <u>required</u>.</li> <li><u>20% of Total Exposure or Less</u>: This coverage can be added within your Authority. <ul style="list-style-type: none"> <li>Do not select the “Farm Equipment Repair” classification.</li> <li>Add form CAG 1719/1919 (Limitation of Coverage – Schedule of Operations). <ul style="list-style-type: none"> <li>Selected Classifications <u>and</u> <b>“Farm Equipment Repair”</b></li> </ul> </li> <li>Add form CAG 1722/1922 (Exclusion – Modification of Farm Tractors or Farm Equipment).</li> </ul> </li> <li><u>Greater than 20% of Total Exposure</u>: This classification requires you to Submit. <ul style="list-style-type: none"> <li>Maximum Sublimit of Liability: \$300,000 per Occurrence</li> <li>Aggregate limits up to triple the sublimit are available</li> <li>Add form CAG 1710/1910 (Limitation of Coverage – Schedule of Operations) to restrict the Sublimit to \$300,000. <ul style="list-style-type: none"> <li><b>“Sales, installation, service or repair of Farm Tractors, and Farm Equipment”</b></li> </ul> </li> <li>Add form CAG 1722/1922 (Exclusion – Modification of Farm Tractors or Farm Equipment).</li> </ul> </li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>Manufacturing/Fabrication of Mechanical Parts</li> <li>Greater than 20% Tire – New or Used</li> <li>Greater than 20% Structural Welding</li> </ul> </li> <li><u>Contractors Equipment</u> is separately classified.</li> <li>Machinery Equipment – Yard or Garden should be referred to a Century General Liability underwriter (GL Class #15063).</li> <li>Machinery Equipment – Installation, Service, or Repair (including Generators) should be referred to a Century General Liability underwriter (GL Class #97223).</li> <li><u>Structural Alteration or Modification</u> is separately classified.</li> <li><u>Structural Repair</u> is separately classified.</li> </ul>				

## FRAME/UNIBODY STRAIGHTENING

Class Code	7808	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Repair is <u>acceptable</u> when in conjunction with <u>Auto Maintenance &amp; Repair</u> and/or <u>Body Shop &amp; Painting</u> operations.</li> <li><u>Structural Alteration or Modification</u> is separately classified.</li> <li><u>Structural Repair</u> is separately classified.</li> </ul>				

## FUEL CONVERSION SHOPS

Class Code	N/A	Type	N/A	Authority Level	Prohibited
Underwriting	<ul style="list-style-type: none"> <li><a href="#">Electric Auto Repair</a> is separately classified.</li> </ul>				
Considerations	<ul style="list-style-type: none"> <li><a href="#">Electric Auto Sales</a> are separately classified.</li> </ul>				

## GASOLINE STATIONS – FULL-SERVICE (INCLUDING AUTO REPAIR)

Class Code	N/A	Type	N/A	Authority Level	N/A
Underwriting	<ul style="list-style-type: none"> <li>The Class Code, Coverage Form, and Authority Level for this exposure will follow the primary classification for the account.</li> <li>When this exposure exists, add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li><b><i>“Gas Station and Convenience Store operations”</i></b></li> </ul> </li> </ul> </li> <li>The following operations should <u>not</u> be referred to a Century General Liability underwriter as they cannot be written when the insured operates an auto repair facility: <ul style="list-style-type: none"> <li>Convenience Stores <ul style="list-style-type: none"> <li>Grocery Stores (GL Class #13673)</li> </ul> </li> <li>Gas Stations <ul style="list-style-type: none"> <li>Self-Service (GL Class #13454)</li> <li>Self- and Full-Service (GL Class #13455)</li> </ul> </li> </ul> </li> <li>Auto Repair Operations are separately classified as <a href="#">Auto Maintenance &amp; Repair</a>.</li> </ul>				
Considerations					

## GASOLINE STATIONS – SELF-SERVICE (WITHOUT AUTO REPAIR)

Class Code	N/A	Type	N/A	Authority Level	N/A
Underwriting	This classification should be referred to a Century General Liability underwriter.				
Considerations					

## GOLF CART DEALERS

Class Code	7358	Type	Dealer	Authority Level	Authority
Underwriting	<ul style="list-style-type: none"> <li>ATVs and UTVs are separately classified as <a href="#">Non-Licensed Vehicles</a>.</li> <li><a href="#">Lift Kits/Lowering Kits/Suspension Modification</a> is separately classified.</li> <li><a href="#">Recreational Vehicles</a> are separately classified.</li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>Vehicle Importing/Exporting</li> </ul> </li> </ul>				
Considerations					

## GOLF CART REPAIR

<b>Class Code</b>	7808	<b>Type</b>	Non-Dealer	<b>Authority Level</b>	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>ATVs and UTVs are separately classified as <a href="#">Non-Licensed Vehicles</a>.</li> <li><a href="#">Lift Kits/Lowering Kits/Suspension Modification</a> is separately classified.</li> <li><a href="#">Recreational Vehicles</a> are separately classified.</li> </ul>				

## HANDICAPPED MODIFICATION DEALERS

<b>Class Code</b>	N/A	<b>Type</b>	N/A	<b>Authority Level</b>	Prohibited
<b>Underwriting Considerations</b>	N/A				

## HANDICAPPED MODIFICATION REPAIR

<b>Class Code</b>	N/A	<b>Type</b>	N/A	<b>Authority Level</b>	Prohibited
<b>Underwriting Considerations</b>	N/A				

## HAZMAT HAULERS

<b>Class Code</b>	N/A	<b>Type</b>	N/A	<b>Authority Level</b>	Prohibited
<b>Underwriting Considerations</b>	N/A				

## HEAVY TRUCK DEALERS

Class Code	7358	Type	Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>• Classification Surcharge applies</li> <li>• The “Specialty Vehicle Supplemental” is <u>required</u>.</li> <li>• Heavy Trucks contemplate trucks with a Gross Vehicle Weight in excess of 26,000 pounds.</li> <li>• Form CAG 1717 (Reduced Liability Limits for Insured Drivers under 21 or Drivers without Proper Operator’s License) is automatically added to reduce Liability coverage to minimum statutory limits for customers or employees who do not possess a valid Commercial Driver’s License (CDL) or CDL endorsement.</li> <li>• Form CAG 1701 is automatically added to exclude Refrigerated Trucks and Refrigerated Trailers.</li> <li>• Contact your Century Underwriter for exclusionary wording specific to trucking companies that form entities to repair their own fleet.</li> <li>• <u>Acceptable</u> <ul style="list-style-type: none"> <li>○ Non-Structural Alterations (including Welding)</li> </ul> </li> <li>• <u>Prohibited</u> <ul style="list-style-type: none"> <li>○ Greater than 20% Brakes</li> <li>○ Greater than 20% Hydraulics</li> <li>○ Greater than 20% Refrigeration Systems</li> <li>○ Greater than 20% Tires – New or Used</li> <li>○ Greater than 20% Trailer Hitch/King Pin</li> <li>○ Greater than 20% Structural Welding</li> <li>○ Any Manufacturing/Fabrication of Mechanical Parts</li> <li>○ Vehicle Importing/Exporting</li> </ul> </li> <li>• <a href="#">Semi-Trailer Dealers</a> are separately classified.</li> <li>• <a href="#">Tanker Dealers</a> are separately classified.</li> <li>• <a href="#">Trailer Dealers</a> are separately classified.</li> </ul>				

## HEAVY TRUCK REPAIR

Class Code	7808	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Classification Surcharge applies</li> <li>The “Specialty Vehicle Supplemental” is <u>required</u>.</li> <li>Heavy Trucks contemplate trucks with a Gross Vehicle Weight in excess of 26,000 pounds.</li> <li>Form CAG 1717/1917 (Reduced Liability Limits for Insured Drivers under 21 or Drivers without Proper Operator’s License) is automatically added to reduce Liability coverage to minimum statutory limits for customers or employees who do not possess a valid Commercial Driver’s License (CDL) or CDL endorsement.</li> <li>Form CAG 1701/1901 is automatically added to exclude Refrigerated Trucks and Refrigerated Trailers.</li> <li>Contact your Century Underwriter for exclusionary wording specific to trucking companies that form entities to repair their own fleet.</li> <li><u>Acceptable</u> <ul style="list-style-type: none"> <li>Non-Structural Alterations (including Welding)</li> </ul> </li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>Greater than 20% Brakes</li> <li>Greater than 20% Hydraulics</li> <li>Greater than 20% Refrigeration Systems</li> <li>Greater than 20% Tires – New or Used</li> <li>Greater than 20% Trailer Hitch/King Pin</li> <li>Greater than 20% Structural Welding</li> <li>Any Manufacturing/Fabrication of Mechanical Parts</li> </ul> </li> <li><a href="#">Semi-Trailer Repair</a> is separately classified.</li> <li><a href="#">Tanker Repair</a> is separately classified.</li> <li><a href="#">Trailer Repair</a> is separately classified.</li> </ul>				

## IGNITION INTERLOCK DEVICE, BREATHALYZER INSTALLATION OR REPAIR

Class Code	N/A	Type	N/A	Authority Level	Prohibited
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li><u>20% of Total Exposure or Less</u>: Rate in COL using the primary classification and add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li><b><i>“Sales, installation, service or repair of ignition interlock devices/breathalyzers”</i></b></li> </ul> </li> </ul> </li> <li><u>Greater than 20% of Total Exposure</u>: Prohibited</li> </ul>				



## IMPOUND YARDS

Class Code	7812	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>• Minimum Liability Deductible: \$1,000</li> <li>• This classification contemplates operations in which vehicles are typically delivered by tow under a third-party's direction for involuntary storage as opposed to storage lots in which vehicles are brought to the premises under the customer's direction for storage.</li> <li>• Confirm that the premises are fenced and gated.</li> <li>• Garagekeepers coverage can be written on a Legal Liability basis <u>only</u>.</li> <li>• Form CAG 1737/1937 (Exclusion – Towing, Hauling, or Carrying Autos or Trailers) is automatically added to exclude the Towing, Hauling, and Carrying of Autos and Trailers.</li> <li>• Form CAG 1701/1901 is automatically added to exclude Auto Repossession. This exclusion does not apply: <ul style="list-style-type: none"> <li>○ To the repossession of autos by the insured in which they have an interest as creditor.</li> <li>○ Once the repossessed auto is under the insured's care, custody or control at a scheduled location shown on the supplemental declaration.</li> </ul> </li> <li>• Add form CAG 1741/1941 (Exclusion – Towing, Hauling, or Carrying of Any Customer's Auto or Customer's Auto Equipment) to exclude On-Hook/In-Transit Garagekeepers coverage.</li> <li>• <u>Acceptable</u>: Wreckers and Towing Not-For-Hire <ul style="list-style-type: none"> <li>○ Wreckers are only acceptable on a Not-For-Hire basis only in conjunction with: <ul style="list-style-type: none"> <li>• <a href="#">Auto Maintenance &amp; Repair</a>, <a href="#">Body Shop &amp; Painting</a>, <a href="#">Impound Yards</a>, and <a href="#">Mobile Auto Repair</a></li> </ul> </li> <li>○ Required Forms <ul style="list-style-type: none"> <li>▪ Form CAG 1737/1937 (Exclusion – Towing, Hauling, or Carrying Autos or Trailers) is automatically added to exclude Liability.</li> <li>▪ Add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>• Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li>○ <b><i>"Any and all towing operations"</i></b></li> </ul> </li> <li>▪ Add form CAG 1741/1941 (Exclusion – Towing, Hauling, or Carrying of Any Customer's Auto or Customer's Auto Equipment) to exclude On-Hook/In-Transit Garagekeepers coverage.</li> </ul> </li> </ul> </li> <li>• <u>Prohibited</u>: Wrecker Service For-Hire</li> <li>• <a href="#">Auto Storage</a> is separately classified.</li> <li>• <a href="#">Boat Storage</a> is separately classified.</li> <li>• <a href="#">Recreational Vehicle Storage</a> is separately classified.</li> </ul> </li></ul>				

## KIT CARS OR OTHER AUTO MANUFACTURING

Class Code	N/A	Type	N/A	Authority Level	Prohibited
<b>Underwriting Considerations</b>		<ul style="list-style-type: none"> <li>• <u>20% of Total Exposure or Less</u>: Rate in COL using the primary classification and add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>○ Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li>▪ <b><i>“Sales, assembly, installation, service or repair of kit cars or auto manufacturing. For the purpose of this endorsement, kit car is defined as a vehicle with a body kit that substantially changes the vehicle from the manufacturer’s original design.”</i></b></li> </ul> </li> </ul> </li> <li>• <u>Greater than 20% of Total Exposure</u>: Prohibited</li> <li>• <u>Acceptable</u> <ul style="list-style-type: none"> <li>○ Garagekeepers and Dealers Physical Damage coverages may be written on a monoline basis within your authority. Rate in COL using the primary classification.</li> </ul> </li> </ul>			

## LIFT KITS/LOWERING KITS/SUSPENSION MODIFICATION

Class Code	N/A	Type	N/A	Authority Level	N/A
<b>Underwriting Considerations</b>		<ul style="list-style-type: none"> <li>• The Class Code, Coverage Form, and Authority Level for this exposure will follow the primary classification for the account.</li> <li>• <u>20% of Total Exposure or Less</u>: Rate in COL using the primary classification and add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>○ Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li>▪ <b><i>“Sales, installation, service or repair of lift kits, lowering kits, and suspension modification. For the purpose of this endorsement, lift kits are defined parts or accessories that are used to raise or lower a vehicle from its original, factory-manufactured ground-clearance height.”</i></b></li> </ul> </li> </ul> </li> <li>• <u>Greater than 20% of Total Exposure</u>: Prohibited</li> <li>• <u>Acceptable</u> <ul style="list-style-type: none"> <li>○ Garagekeepers and Dealers Physical Damage coverages may be written on a monoline basis within your authority. Rate in COL using the primary classification.</li> </ul> </li> <li>• <u>Structural Alteration or Modification</u> is separately classified.</li> <li>• <u>Structural Repair</u> is separately classified.</li> <li>• <u>Suspension Repair</u> is separately classified.</li> </ul>			

## LIMOUSINE CONVERSION

<b>Class Code</b>	7808	<b>Type</b>	Non-Dealer	<b>Authority Level</b>	Submit
<b>Underwriting Considerations</b>	A Certificate of Insurance is <u>required</u> for any Auto Manufacturing exposures.				

## LOCOMOTIVE/TRAIN CAR/BOX CAR/RAILROAD CAR

<b>Class Code</b>	N/A	<b>Type</b>	N/A	<b>Authority Level</b>	N/A
<b>Underwriting Considerations</b>	Prohibited				

## LPG DISTRIBUTORS/DEALERS

<b>Class Code</b>	7810	<b>Type</b>	Non-Dealer	<b>Authority Level</b>	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>• LPG Distributors should be referred to a Century General Liability underwriter (GL Class #13412).               <ul style="list-style-type: none"> <li>○ LPG Distributors include any operations that include delivery.</li> </ul> </li> <li>• LPG Dealers are acceptable <u>only</u> when in conjunction with garage operations.               <ul style="list-style-type: none"> <li>○ LPG Dealers sell and fill LPG tanks on-site <u>only</u> (at the site of the garage operations).</li> <li>○ Rate Development and Quoting                   <ul style="list-style-type: none"> <li>▪ Rate in COL using standard General Liability rating.                       <ul style="list-style-type: none"> <li>• Gas Dealers – LPG (GL Class #13410)</li> </ul> </li> <li>▪ Make note of the premium rated for the classification and rate again in COL using the primary classification for Garage coverage.</li> <li>▪ When creating the Garage Quote Letter, add the class code and premium under Taxes &amp; Fees in the COL Create Quote Letter interface.</li> </ul> </li> <li>○ Add form CAG 1719/1919 (Limitation of Coverage – Scheduled Operations) and list:                   <ul style="list-style-type: none"> <li>▪ <b><i>“Gas Dealers – LPG (13410)”</i></b></li> <li>▪ Any Additional Operations including Class Code, Class Description, and Premium on the first page of the quote</li> </ul> </li> </ul> </li> <li>• Confirm that LPG is dispensed by trained employees and that tanks are properly barricaded.</li> </ul>				

## MOBILE AUTO REPAIR SERVICE/ROADSIDE ASSISTANCE

Class Code	7810	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Private Passenger, Four-Wheeled Vehicles Only               <ul style="list-style-type: none"> <li>Vehicle types other than private passenger are separately classified.</li> </ul> </li> <li><b>Any Risk with Mobile Operations must add this class.</b></li> <li>Form CAG 1737/1937 (Exclusion – Towing, Hauling, or Carrying Autos or Trailers) is automatically added to exclude the Towing, Hauling, and Carrying of Autos and Trailers.</li> <li><u>Mobile Charging of Electric Vehicles</u>: Classification Surcharge of <b>1.05</b> applies (manually applied by the Agency Underwriter)</li> <li><u>Acceptable</u> <ul style="list-style-type: none"> <li>Cosmetic Repair to autos</li> <li>Structural Repair and Straightening to Wheels or Rims                   <ul style="list-style-type: none"> <li>When this exposure exists, add form CAG 1714 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude:                       <ul style="list-style-type: none"> <li>Designated Operations <u>and</u> Designated Products or Work You Performed: <b><i>“Structural alteration, structural modification or structural repair to auto wheels or rims, including the sales, service or installation of these auto wheels or rims”</i></b></li> </ul> </li> </ul> </li> <li>Wreckers and Towing                   <ul style="list-style-type: none"> <li>Wreckers are only acceptable on a Not-For-Hire basis only in conjunction with:                       <ul style="list-style-type: none"> <li><u>Auto Maintenance &amp; Repair</u>, <u>Body Shop &amp; Painting</u>, <u>Impound Yards</u>, and <u>Mobile Auto Repair</u></li> </ul> </li> <li>Required Forms                       <ul style="list-style-type: none"> <li>Form CAG 1737/1937 (Exclusion – Towing, Hauling, or Carrying Autos or Trailers) is automatically added to exclude Liability.</li> <li>Add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude:                           <ul style="list-style-type: none"> <li>Designated Operations <u>and</u> Designated Products or Work You Performed: <b><i>“Any and all towing operations”</i></b></li> </ul> </li> <li>Add form CAG 1741/1941 (Exclusion – Towing, Hauling, or Carrying of Any Customer’s Auto or Customer’s Auto Equipment) to exclude On-Hook/In-Transit Garagekeepers coverage.</li> </ul> </li> </ul> </li> </ul> </li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>Traffic Diversion operations</li> <li>Greater than 20% Tire – New or Used                   <ul style="list-style-type: none"> <li>Note: CAG 1701/1901 is added to exclude Used, Recapped, and Re-Tread Tires</li> </ul> </li> <li>Greater than 20% Cosmetic Repair to Wheels or Rims</li> <li>Greater than 20% Structural Repair and Straightening to Wheels or Rims</li> </ul> </li> <li><u>Heavy Trucks</u> are separately classified.</li> <li>For-Hire and Not-For-Hire Towing are separately classified as <u>Wrecker Service</u>.</li> </ul>				

MOBILE HOME/MANUFACTURED HOME DEALERS OR TOTERS

Class Code	N/A	Type	N/A	Authority Level	Prohibited
Underwriting Considerations					

MOBILE HOME/MANUFACTURED HOME REPAIR OR TOTERS

Class Code	N/A	Type	N/A	Authority Level	Prohibited
Underwriting Considerations					

## MOTORCYCLE DEALERS

Class Code	7358	Type	Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Classification Surcharge applies</li> <li>The “Specialty Vehicle Supplemental” is <u>required</u>.</li> <li>This classification contemplates two- and three-wheeled vehicles licensed for use on public roads.</li> <li>Form CAG 1717 (Reduced Liability Limits for Insured Drivers under 21 or Drivers without Proper Operator’s License) is automatically added to reduce Liability coverage to minimum statutory limits for customers or employees who do not possess a valid motorcycle license or license endorsement.</li> <li>When not kept within a fully enclosed building, securely locked when unattended, add form CAG 1716d (Exclusion – Theft) to exclude theft coverage for Dealers Physical Damage and Garagekeepers coverages.</li> <li><u>Acceptable</u> <ul style="list-style-type: none"> <li>Bike/Trike Customization <ul style="list-style-type: none"> <li>Manually apply a Liability IRPM of 1.20.</li> <li>Confirm that parts assembled, sold, and installed are manufactured by others.</li> <li>Customization includes Painting, Detailing, and Replacement Parts other than the Frame, Fork, Motor, or Fuel Tank.</li> </ul> </li> <li>Non-Structural Alterations (including Welding)</li> <li>Rides or Rallies <ul style="list-style-type: none"> <li>When this exposure exists, add form CAG 1714 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>Designated Locations <ul style="list-style-type: none"> <li><b>“Any and all locations associated with rides or rallies”</b></li> </ul> </li> <li>Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li><b>“Rides or Rallies”</b></li> </ul> </li> </ul> </li> </ul> </li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>Greater than 20% Tire – New or Used</li> <li>Greater than 20% Structural Welding</li> <li>Bike/Trike Building, Conversion, and Assembly <ul style="list-style-type: none"> <li>This includes (but is not limited to) any work on forks, fuel tanks, motors, or any structural component.</li> </ul> </li> <li>Motorcycle or Motorcycle Parts Manufacturing</li> <li>Vehicle Importing/Exporting</li> </ul> </li> <li><a href="#">Auto Parts and Accessory Sales</a> are separately classified.</li> <li><a href="#">Lift Kits/Lowering Kits/Suspension Modification</a> is separately classified.</li> <li>Mopeds, Gopeds, Scooters, ATVs, UTVs, Jet Skis, and Snowmobiles not licensed for use on public roads are separately classified as <a href="#">Non-Licensed Vehicles</a>.</li> <li><a href="#">Structural Alterations or Modifications</a> are separately classified.</li> </ul> </li></ul>				

## MOTORCYCLE REPAIR

Class Code	7808	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Classification Surcharge applies</li> <li>The “Specialty Vehicle Supplemental” is <u>required</u>.</li> <li>This classification contemplates two- and three-wheeled vehicles licensed for use on public roads.</li> <li>Form CAG 1717/1917 (Reduced Liability Limits for Insured Drivers under 21 or Drivers without Proper Operator’s License) is automatically added to reduce Liability coverage to minimum statutory limits for customers or employees who do not possess a valid motorcycle license or license endorsement.</li> <li>When not kept within a fully enclosed building, securely locked when unattended, add form CAG 1716d/1916d (Exclusion – Theft) to exclude theft coverage for Dealers Physical Damage and Garagekeepers coverages.</li> <li><u>Acceptable</u> <ul style="list-style-type: none"> <li>Bike Building, Trike Conversion, Assembly, and Customization <ul style="list-style-type: none"> <li>Manually apply a Liability IRPM of 1.20.</li> <li>Confirm that parts assembled, sold, and installed are manufactured by others.</li> </ul> </li> <li>Non-Structural Alterations (including Welding)</li> <li>Rides or Rallies <ul style="list-style-type: none"> <li>When this exposure exists, add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>Designated Locations <ul style="list-style-type: none"> <li><b>“Any and all locations associated with rides or rallies”</b></li> </ul> </li> <li>Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li><b>“Rides or Rallies”</b></li> </ul> </li> </ul> </li> </ul> </li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>Greater than 20% Tire – New or Used</li> <li>Greater than 20% Structural Welding</li> <li>Motorcycle or Motorcycle Parts Manufacturing</li> </ul> </li> <li><u>Auto Parts and Accessory Sales</u> are separately classified.</li> <li><u>Lift Kits/Lowering Kits/Suspension Modification</u> is separately classified.</li> <li>Mopeds, Gopeds, Scooters, ATVs, UTVs, Jet Skis, and Snowmobiles not licensed for use on public roads are separately classified as <u>Non-Licensed Vehicles</u>.</li> <li><u>Structural Alterations or Modifications</u> are separately classified.</li> </ul> </li></ul>				

## NAVIGATION SYSTEM INSTALLATION

Class Code	7810	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Receipts for over-the-counter parts sales (parts sold but not installed by the risk) must be provided.</li> <li>Form CAG 1701/1901 is automatically added to exclude coverage for Used Parts.</li> <li>Rate in COL using the Incidental General Liability Classes section.               <ul style="list-style-type: none"> <li><u>Classification Code</u>: 10071 – Auto Parts and Supply Store</li> <li><u>20% of Total Exposure or Less</u>: Coverage can be added for no additional premium.</li> <li><u>Greater than 20% of Total Exposure</u>: Coverage can be added by listing the Gross Sales for the over-the-counter parts sales (parts sold but not installed by the risk).</li> </ul> </li> <li>When the exposure exists, add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude:               <ul style="list-style-type: none"> <li>Designated Operations <u>and</u> Designated Products or Work You Performed                   <ul style="list-style-type: none"> <li><b><i>“Sales, installation, service, repair, or monitoring of commercial &amp; residential building alarms, cameras, stereos, wired, and wireless networks”</i></b></li> </ul> </li> </ul> </li> <li><a href="#">Auto Alarm/Stereo Installation</a> is separately classified.</li> </ul>				



## NON-LICENSED VEHICLE DEALER (ATV, UTV, JET SKI, SNOWMOBILE, OFF-ROAD)

Class Code	7358	Type	Dealer	Authority Level	Submit
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Classification Surcharge applies</li> <li>The “Specialty Vehicle Supplemental” is <u>required</u>.</li> <li>This classification contemplates vehicles not licensed for use on public roads.</li> <li>When not kept within a fully enclosed building, securely locked when unattended, add form CAG 1716d (Exclusion – Theft) to exclude theft coverage for Dealers Physical Damage and Garagekeepers coverages.</li> <li>Form CAG 1757 (Exclusion – Mobility Devices) is automatically added to exclude coverage for personal mobility devices including, but not limited to: <ul style="list-style-type: none"> <li>E-Scooters</li> <li>E-Bicycles</li> <li>E-Skateboards</li> <li>Segways</li> <li>Hoverboards</li> <li>Durable Medical Equipment</li> </ul> </li> <li><u>20% of Total Exposure or Less</u>: This coverage can be added within your Authority. <ul style="list-style-type: none"> <li>Do not select the “Non-Licensed Vehicle Dealer” classification.</li> <li>Add form CAG 1719 (Limitation of Coverage – Schedule of Operations) <ul style="list-style-type: none"> <li>Selected Classifications <u>and</u> <b>“Non-Licensed Vehicle Sales – ATVs, Jet Skis, Snowmobiles, etc.”</b></li> </ul> </li> </ul> </li> <li><u>Greater than 20% of Total Exposure</u>: This classification requires you to Submit. <ul style="list-style-type: none"> <li>Maximum Sublimit of Liability: \$300,000 per Occurrence</li> <li>Aggregate limits up to triple the sublimit are available</li> <li>Add form CAG 1710 (Limitation of Coverage – Schedule of Operations) to restrict the Sublimit to \$300,000. <ul style="list-style-type: none"> <li><b>“Sales, installation, service or repair of: Mopeds, Gopeds, or Scooters not licensed for use on public roads, Dirt Bikes, Three-Wheel or Four-Wheel ATVs/UTVs, Snowmobiles, Off-Road Vehicles, or Personal Watercraft”</b></li> </ul> </li> <li>If jet skis account for greater than 20% of the total exposure, the operations are prohibited by both Century Garage and Century Ocean Marine.</li> </ul> </li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>Vehicle Importing/Exporting</li> </ul> </li> <li><a href="#">Boat Dealers</a> are separately classified.</li> <li><a href="#">Boat Repair</a> is separately classified.</li> <li><a href="#">Boat Storage</a> is separately classified.</li> <li><a href="#">Golf Carts</a> are separately classified.</li> <li><a href="#">Motorcycles</a> are separately classified (including Mopeds, Gopeds, and Scooters licensed for use on public roads).</li> </ul>				

## NON-LICENSED VEHICLE REPAIR (ATV, UTV, JET SKI, SNOWMOBILE, OFF-ROAD)

Class Code	7808	Type	Non-Dealer	Authority Level	Submit
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>• Classification Surcharge applies</li> <li>• The “Specialty Vehicle Supplemental” is <u>required</u>.</li> <li>• This classification contemplates vehicles not licensed for use on public roads.</li> <li>• When not kept within a fully enclosed building, securely locked when unattended, add form CAG 1716d/1916d (Exclusion – Theft) to exclude theft coverage for Dealers Physical Damage and Garagekeepers coverages.</li> <li>• Form CAG 1757/1957 (Exclusion – Mobility Devices) is automatically added to exclude coverage for personal mobility devices including, but not limited to: <ul style="list-style-type: none"> <li>○ E-Scooters</li> <li>○ E-Bicycles</li> <li>○ E-Skateboards</li> <li>○ Segways</li> <li>○ Hoverboards</li> <li>○ Durable Medical Equipment</li> </ul> </li> <li>• <u>20% of Total Exposure or Less</u>: This coverage can be added within your Authority. <ul style="list-style-type: none"> <li>○ Do not select the “Non-Licensed Vehicle Repair” classification.</li> <li>○ Add form CAG 1719/1919 (Limitation of Coverage – Schedule of Operations) <ul style="list-style-type: none"> <li>▪ Selected Classifications <u>and</u> “<b>Non-Licensed Vehicle Repair – ATVs, Jet Skis, Snowmobiles, etc.</b>”</li> </ul> </li> </ul> </li> <li>• <u>Greater than 20% of Total Exposure</u>: This classification requires you to Submit. <ul style="list-style-type: none"> <li>○ Maximum Sublimit of Liability: \$300,000 per Occurrence</li> <li>○ Aggregate limits up to triple the sublimit are available</li> <li>○ Add form CAG 1710/1910 (Limitation of Coverage – Schedule of Operations) to restrict the Sublimit to \$300,000. <ul style="list-style-type: none"> <li>▪ “<b>Sales, installation, service or repair of: Mopeds, Gopeds, or Scooters not licensed for use on public roads, Dirt Bikes, Three-Wheel or Four-Wheel ATVs/UTVs, Snowmobiles, Off-Road Vehicles, or Personal Watercraft</b>”</li> </ul> </li> <li>○ If jet skis account for greater than 20% of the total exposure, the operations are prohibited by both Century Garage and Century Ocean Marine.</li> </ul> </li> <li>• <a href="#">Boat Dealers</a> are separately classified.</li> <li>• <a href="#">Boat Repair</a> is separately classified.</li> <li>• <a href="#">Boat Storage</a> is separately classified.</li> <li>• <a href="#">Golf Carts</a> are separately classified.</li> <li>• <a href="#">Motorcycles</a> are separately classified (including Mopeds, Gopeds, and Scooters licensed for use on public roads).</li> </ul>				

## OIL/LUBE SERVICE

Class Code	7810	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Minimum Liability Deductible: \$1,000</li> <li>Classification Surcharge applies</li> <li><u>Half of Total Exposure or Less:</u> <ul style="list-style-type: none"> <li>Do not select the Oil/Lube Service classification.</li> <li>Classify separately as <a href="#">Auto Maintenance &amp; Repair</a>.</li> </ul> </li> <li><u>Greater than Half of Total Exposure:</u> <ul style="list-style-type: none"> <li>Classify as Oil/Lube Service.</li> </ul> </li> <li><a href="#">Heavy Trucks</a> are separately classified.</li> </ul>				

## PARKING LOTS &amp; PARKING GARAGES

Class Code	7812	Type	Non-Dealer	Authority Level	Submit
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>The "Valet and Parking Lot Supplemental" is <u>required</u>.</li> <li>The Gross Receipts for self-parking operations are <u>required</u>.</li> <li>Garagekeepers <ul style="list-style-type: none"> <li>Legal Liability basis <u>only</u></li> <li>A <i>minimum</i> valuation of \$5,000 per auto or parking space is advised.</li> </ul> </li> <li>When Garagekeepers coverage is not written, this classification should be written on a General Liability coverage form.</li> <li>New York <ul style="list-style-type: none"> <li><u>Liability</u>: This coverage should be written on a General Liability coverage form.</li> <li><u>Garagekeepers</u>: Monoline Garagekeepers coverage is available.</li> </ul> </li> <li><a href="#">Auto Storage</a> is separately classified.</li> <li><a href="#">Impound Yards</a> are separately classified.</li> <li><a href="#">Valet Parking</a> is separately classified.</li> </ul>				

## PERFORMANCE REPAIR/PERFORMANCE ENHANCEMENT

Class Code	N/A	Type	N/A	Authority Level	N/A
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Rate under the primary classification and submit with the following: <ul style="list-style-type: none"> <li>A complete, detailed list of the work performed is <u>required</u>.</li> <li>A complete, detailed list of the types of vehicles serviced/repaired is <u>required</u>.</li> </ul> </li> <li><a href="#">Auto Parts and Accessory Sales</a> are separately classified.</li> <li><a href="#">Lift Kits/Lowering Kits/Suspension Modification</a> are separately classified.</li> <li><a href="#">Race Cars</a> are separately classified.</li> <li><a href="#">Structural Alteration or Modification</a> is separately classified.</li> <li><a href="#">Structural Repair</a> is separately classified.</li> </ul>				

## POWDER COATING/CHROME PLATING

Class Code	N/A	Type	N/A	Authority Level	N/A
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>The Class Code, Coverage Form, and Authority Level for this exposure will follow the primary classification for the account.</li> <li>Add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li><b><i>“Powder Coating/Chrome Plating of any property other than autos”</i></b></li> </ul> </li> </ul> </li> <li>A UL-/NFPA-approved or equivalent paint booth is required. <ul style="list-style-type: none"> <li>Risks without an approved paint booth require: <ul style="list-style-type: none"> <li>Proper Ventilation</li> <li>Explosion-Proof Lighting/Fixtures</li> <li>Paint Storage outside of the booth and in NFPA-approved metal cabinets with doors</li> </ul> </li> <li>Touch-Up Painting does not require the use of an approved paint booth.</li> </ul> </li> </ul>				

## POWER WASHING

Class Code	N/A	Type	N/A	Authority Level	N/A
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>The Class Code, Coverage Form, and Authority Level for this exposure will follow the primary classification for the account.</li> <li>Add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li><b><i>“Power Washing of any property other than autos”</i></b></li> </ul> </li> </ul> </li> </ul>				

## PUBLIC LIVERY REPAIR (TAXI, LIMO, SHUTTLE BUS)

Class Code	7808	Type	Non-Dealer	Authority Level	Submit
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Classification Surcharge applies (to be applied by Century Underwriter)</li> <li>The “Specialty Vehicle Supplemental” is <u>required</u>.</li> <li>A complete, detailed list of the work performed and types of vehicles serviced/repaired is <u>required</u>.</li> <li><a href="#">Bus Repair</a> is separately classified.</li> </ul>				

## RACE CARS

Class Code	N/A	Type	N/A	Authority Level	N/A
<b>Underwriting Considerations</b>		<ul style="list-style-type: none"> <li>The Class Code, Coverage Form, and Authority Level for this exposure will follow the primary classification for the account.</li> <li><u>20% of Total Exposure or Less</u>: Rate in COL using the primary classification and add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li><b><i>“Sales, service, repair, storage or safekeeping of covered autos designed for any professional or organized racing or demolition contest or stunting activity”</i></b></li> </ul> </li> </ul> </li> <li><u>Greater than 20% of Total Exposure</u> <ul style="list-style-type: none"> <li>Liability, Garagekeepers, and Dealers Physical Damage coverages are prohibited.</li> </ul> </li> <li><u>Acceptable</u> <ul style="list-style-type: none"> <li>Muscle Cars</li> <li>Street Rods</li> </ul> </li> </ul>			

## RECREATIONAL VEHICLE DEALER

Class Code	7358	Type	Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>		<ul style="list-style-type: none"> <li>Classification Surcharge applies</li> <li><u>Acceptable</u> <ul style="list-style-type: none"> <li>Appliance Repair</li> <li>Electrical</li> <li>Plumbing</li> <li>Slide-Out Repair</li> </ul> </li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>Vehicle Importing/Exporting</li> </ul> </li> <li><u>Auto Parts and Accessory Sales</u> are separately classified.</li> <li><u>Gas Stations &amp; Convenience Stores</u> are separately classified.</li> <li><u>LPG Distributors/Dealers</u> are separately classified.</li> <li><u>Mobile Home/Manufactured Home Repair or Toters</u> (including Park Models and Tiny Homes) are separately classified.</li> <li><u>Structural Alteration or Modification</u> is separately classified.</li> <li><u>Van Conversion/Food Truck Conversion</u> is separately classified.</li> </ul>			

## RECREATIONAL VEHICLE REPAIR

Class Code	7808	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Classification Surcharge applies</li> <li><u>Acceptable</u> <ul style="list-style-type: none"> <li>Appliance Repair</li> <li>Electrical</li> <li>Plumbing</li> <li>Slide-Out Repair</li> </ul> </li> <li><a href="#">Auto Parts and Accessory Sales</a> are separately classified.</li> <li><a href="#">Gas Stations &amp; Convenience Stores</a> are separately classified.</li> <li><a href="#">LPG Distributors/Dealers</a> are separately classified.</li> <li><a href="#">Mobile Home/Manufactured Home Dealers or Toters</a> (including Park Models and Tiny Homes) are separately classified.</li> <li><a href="#">Structural Alteration or Modification</a> is separately classified.</li> <li><a href="#">Van Conversion/Food Truck Conversion</a> is separately classified.</li> </ul>				

## RECREATIONAL VEHICLE STORAGE – NO REPAIR

Class Code	7812	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Garagekeepers coverage can be written on a Legal Liability basis <u>only</u>.</li> <li><a href="#">Auto Parts and Accessory Sales</a> are separately classified.</li> <li><a href="#">Auto Storage</a> is separately classified.</li> <li><a href="#">Boat Storage</a> is separately classified.</li> <li><a href="#">Gas Stations &amp; Convenience Stores</a> are separately classified.</li> <li><a href="#">Impound Yards</a> are separately classified.</li> <li><a href="#">LPG Distributors/Dealers</a> are separately classified.</li> </ul>				

## RENTAL, LEASE, LOAN OPERATIONS

Class Code	N/A	Type	N/A	Authority Level	Prohibited
<b>Underwriting Considerations</b>		<ul style="list-style-type: none"> <li>• <u>Renting and Loaning</u> <ul style="list-style-type: none"> <li>○ <u>10% of Total Exposure or Less</u>: Acceptable <ul style="list-style-type: none"> <li>▪ Form CAG 1701/1901 is automatically added to exclude coverage for Leased, Rented, or Loaned Autos.</li> </ul> </li> <li>○ <u>Greater than 10% of Total Exposure</u>: Prohibited</li> </ul> </li> <li>• <u>Leasing</u> <ul style="list-style-type: none"> <li>○ Short Term: Prohibited</li> <li>○ Multi-Year Lease operations (with Title Transfer to the Lessee) are separately classified using Dealer classifications</li> </ul> </li> </ul>			

## REPOSSESSORS – FOR HIRE

Class Code	N/A	Type	N/A	Authority Level	Prohibited
<b>Underwriting Considerations</b>		<ul style="list-style-type: none"> <li>• Not-For-Hire operations contemplate the repossession of an auto by the insured when the insured is a dealer holding a security interest (e.g. in-house financing).</li> <li>• For-Hire operations contemplate the repossession of an auto by the insured at the direction of a third-party. <ul style="list-style-type: none"> <li>○ <u>Prohibited</u> <ul style="list-style-type: none"> <li>▪ Liability and Garagekeepers Coverage</li> </ul> </li> </ul> </li> <li>• Form CAG 1701/1901 is automatically added to exclude coverage of For-Hire Auto Repossession.</li> </ul>			

## SEMI-TRAILER DEALERS

Class Code	7358	Type	Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>• Classification Surcharge applies</li> <li>• The “Specialty Vehicle Supplemental” is <u>required</u>.</li> <li>• Form CAG 1717 (Reduced Liability Limits for Insured Drivers under 21 or Drivers without Proper Operator’s License) is automatically added to reduce Liability coverage to minimum statutory limits for customers or employees who do not possess a valid Commercial Driver’s License (CDL) or CDL endorsement.</li> <li>• Form CAG 1701 is automatically added to exclude Refrigerated Trucks and Refrigerated Trailers.</li> <li>• Contact your Century Underwriter for exclusionary wording specific to trucking companies that form entities to repair their own fleet.</li> <li>• <u>Arizona</u> <ul style="list-style-type: none"> <li>○ This classification is written with Auto Dealer forms (CA0025 and CAG1700 series) and rated with the Dealer exposure units (Rating Units).</li> </ul> </li> <li>• <u>All Other States</u> <ul style="list-style-type: none"> <li>○ This classification is written with Garage forms (CA0005 and CAG1900 series) and rated with Non-Dealer exposure units (Payroll).</li> </ul> </li> <li>• <u>Acceptable</u> <ul style="list-style-type: none"> <li>○ Non-Structural Alterations (including Welding)</li> </ul> </li> <li>• <u>Prohibited</u> <ul style="list-style-type: none"> <li>○ Greater than 20% Brakes</li> <li>○ Greater than 20% Hydraulics</li> <li>○ Greater than 20% Refrigeration Systems</li> <li>○ Greater than 20% Tires – New or Used</li> <li>○ Greater than 20% Trailer Hitch/King Pin</li> <li>○ Greater than 20% Structural Welding</li> <li>○ Any Manufacturing/Fabrication of Mechanical Parts</li> <li>○ Vehicle Importing/Exporting</li> </ul> </li> <li>• <a href="#">Heavy Truck Dealers</a> are separately classified.</li> <li>• <a href="#">Tanker Dealers</a> are separately classified.</li> <li>• <a href="#">Trailer Dealers</a> are separately classified.</li> </ul>				



## SEMI-TRAILER REPAIR

Class Code	7808	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>• Classification Surcharge applies</li> <li>• The “Specialty Vehicle Supplemental” is <u>required</u>.</li> <li>• Form CAG 1717/1917 (Reduced Liability Limits for Insured Drivers under 21 or Drivers without Proper Operator’s License) is automatically added to reduce Liability coverage to minimum statutory limits for customers or employees who do not possess a valid Commercial Driver’s License (CDL) or CDL endorsement.</li> <li>• Form CAG 1701/1901 is automatically added to exclude Refrigerated Trucks and Refrigerated Trailers.</li> <li>• Contact your Century Underwriter for exclusionary wording specific to trucking companies that form entities to repair their own fleet.</li> <li>• <u>Acceptable</u> <ul style="list-style-type: none"> <li>○ Non-Structural Alterations (including Welding)</li> </ul> </li> <li>• <u>Prohibited</u> <ul style="list-style-type: none"> <li>○ Greater than 20% Brakes</li> <li>○ Greater than 20% Hydraulics</li> <li>○ Greater than 20% Refrigeration Systems</li> <li>○ Greater than 20% Tires – New or Used</li> <li>○ Greater than 20% Trailer Hitch/King Pin</li> <li>○ Greater than 20% Structural Welding</li> <li>○ Any Manufacturing/Fabrication of Mechanical Parts</li> </ul> </li> <li>• <a href="#">Heavy Truck Repair</a> is separately classified.</li> <li>• <a href="#">Tanker Repair</a> are separately classified.</li> <li>• <a href="#">Trailer Repair</a> are separately classified.</li> </ul>				

## STRUCTURAL ALTERATION OR MODIFICATION

Class Code	N/A	Type	N/A	Authority Level	N/A
<b>Underwriting Considerations</b>		<ul style="list-style-type: none"> <li>The Class Code, Coverage Form, and Authority Level for this exposure will follow the primary classification for the account.</li> <li><u>Structural Alteration or Modification</u>: Any change from the original auto manufacturer's structural specifications. <ul style="list-style-type: none"> <li>Examples include, but are not limited to: <ul style="list-style-type: none"> <li>Roll Cages/Roll Bars</li> <li>Suicide Doors</li> <li>Convertible Conversion</li> <li>Chop Top</li> <li>Any alteration to the Frame</li> </ul> </li> <li><u>20% of Total Exposure or Less</u>: Rate in COL using the primary classification and add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li><b><i>"Sales of structurally altered or modified autos. Sales, installation or repair of structural alterations or modifications."</i></b></li> </ul> </li> </ul> </li> <li><u>Greater than 20% of Total Exposure</u>: Prohibited (Liability coverage) <ul style="list-style-type: none"> <li><u>Acceptable</u> <ul style="list-style-type: none"> <li>Garagekeepers and Dealers Physical Damage coverages may be written on a monoline basis within your authority. Rate in COL using the primary classification.</li> </ul> </li> </ul> </li> </ul> </li> <li><u>Kit Cars</u> are separately classified.</li> <li><u>Lift Kits/Lowering Kits/Suspension Modification</u> is separately classified.</li> <li><u>Limousine Conversion</u> is separately classified.</li> <li><u>Structural Repair</u> is separately classified.</li> <li><u>Suspension Repair</u> is separately classified.</li> <li>Trike Conversion is separately classified as <u>Motorcycle Repair</u>.</li> <li><u>Van Conversion/Food Truck Conversion</u> is separately classified.</li> </ul>			

## STRUCTURAL REPAIR

Class Code	N/A	Type	N/A	Authority Level	N/A
<b>Underwriting Considerations</b>					
					<ul style="list-style-type: none"> <li>The Class Code, Coverage Form, and Authority Level for this exposure will follow the primary classification for the account.</li> <li>Structural Repair is <u>acceptable</u> when in conjunction with <a href="#">Auto Maintenance &amp; Repair</a> and/or <a href="#">Body Shop &amp; Painting</a> operations.</li> <li>This classification contemplates repairs that restore the vehicle to the original auto manufacturer's structural specifications (e.g. Collision Repair).</li> <li>Structural Repair and Straightening to Wheels or Rims <ul style="list-style-type: none"> <li>When this exposure exists, add form CAG 1714 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li><b><i>“Structural alteration, structural modification or structural repair to auto wheels or rims, including the sales, service or installation of these auto wheels or rims”</i></b></li> </ul> </li> </ul> </li> </ul> </li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>Greater than 20% Tire – New or Used <ul style="list-style-type: none"> <li>Note: CAG 1701/1901 is automatically added to exclude Used, Recapped, and Re-Tread Tires</li> </ul> </li> <li>Greater than 20% Cosmetic Repair to Wheels or Rims</li> <li>Greater than 20% Structural Repair and Straightening to Wheels or Rims</li> </ul> </li> <li><a href="#">Kit Cars</a> are separately classified.</li> <li><a href="#">Lift Kits/Lowering Kits/Suspension Modification</a> is separately classified.</li> <li><a href="#">Limousine Conversion</a> is separately classified.</li> <li><a href="#">Structural Alteration or Modification</a> is separately classified.</li> <li><a href="#">Suspension Repair</a> is separately classified.</li> <li>Trike Conversion is separately classified as <a href="#">Motorcycle Repair</a>.</li> <li><a href="#">Van Conversion/Food Truck Conversion</a> is separately classified.</li> </ul>

## SUSPENSION REPAIR

Class Code	7808	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>This classification contemplates any <i>restoration to</i> the original auto manufacturer's specifications.</li> <li>Any <i>changes from</i> the original auto manufacturer's specifications are separately classified as <a href="#">Lift Kits/Lowering Kits/Suspension Modification</a>.             <ul style="list-style-type: none"> <li><u>20% of Total Exposure or Less</u>: Rate in COL using the primary classification and add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude:                 <ul style="list-style-type: none"> <li>Designated Operations <u>and</u> Designated Products or Work You Performed                     <ul style="list-style-type: none"> <li><b><i>“Sales, installation, service or repair of lift kits, lowering kits, and suspension modification. For the purpose of this endorsement, lift kits are defined parts or accessories that are used to raise or lower a vehicle from its original, factory-manufactured ground-clearance height.”</i></b></li> </ul> </li> </ul> </li> <li><u>Greater than 20% of Total Exposure</u>: Prohibited (Liability coverage)                 <ul style="list-style-type: none"> <li><u>Acceptable</u> <ul style="list-style-type: none"> <li>Garagekeepers and Dealers Physical Damage coverages may be written on a monoline basis within your authority. Rate in COL using the primary classification.</li> </ul> </li> </ul> </li> </ul> </li> <li><a href="#">Kit Cars</a> are separately classified.</li> <li><a href="#">Lift Kits/Lowering Kits/Suspension Modification</a> is separately classified.</li> <li><a href="#">Limousine Conversion</a> is separately classified.</li> <li><a href="#">Structural Alteration or Modification</a> is separately classified.</li> <li><a href="#">Structural Repair</a> is separately classified.</li> <li>Trike Conversion is separately classified as <a href="#">Motorcycle Repair</a>.</li> <li><a href="#">Van Conversion/Food Truck Conversion</a> is separately classified.</li> </ul>				

## TANKER DEALERS

Class Code	N/A	Type	N/A	Authority Level	Prohibited
Underwriting Considerations		<ul style="list-style-type: none"> <li>• <u>Acceptable</u> <ul style="list-style-type: none"> <li>○ <u>20% of Total Exposure or Less</u>: Rate in COL using the primary classification and add form CAG 1714 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>▪ Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li>• <b><i>“Sales, installation, service or repair of pumps, valves, hoses or tanks not necessary for the normal operation of the covered auto”</i></b></li> </ul> </li> </ul> </li> <li>○ <u>Greater than 20% of Total Exposure</u>: Prohibited (Liability coverage) <ul style="list-style-type: none"> <li>▪ <u>Acceptable</u> <ul style="list-style-type: none"> <li>• Garagekeepers and Dealers Physical Damage coverages may be written on a monoline basis within your authority. Rate in COL using the primary classification.</li> </ul> </li> </ul> </li> </ul> </li> </ul>			

## TANKER REPAIR

Class Code	N/A	Type	N/A	Authority Level	Prohibited
Underwriting Considerations		<ul style="list-style-type: none"> <li>• <u>Acceptable</u> <ul style="list-style-type: none"> <li>○ Maintenance and Repairs to the Auto/Truck/Trailer</li> <li>○ <u>20% of Total Exposure or Less</u>: Rate in COL using the primary classification and add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>▪ Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li>• <b><i>“Sales, installation, service or repair of pumps, valves, hoses or tanks not necessary for the normal operation of the covered auto”</i></b></li> </ul> </li> </ul> </li> <li>○ <u>Greater than 20% of Total Exposure</u>: Prohibited (Liability coverage) <ul style="list-style-type: none"> <li>▪ <u>Acceptable</u> <ul style="list-style-type: none"> <li>• Garagekeepers and Dealers Physical Damage coverages may be written on a monoline basis within your authority. Rate in COL using the primary classification.</li> </ul> </li> </ul> </li> </ul> </li> <li>• <u>Prohibited</u> <ul style="list-style-type: none"> <li>○ Maintenance and Repairs to Tanks (affixed or non-affixed)</li> </ul> </li> </ul>			

## TIRE DEALERS - NEW

Class Code	N/A	Type	N/A	Authority Level	Prohibited
<b>Underwriting Considerations</b>		<ul style="list-style-type: none"> <li>This classification contemplates private passenger, four-wheeled vehicles <u>only</u>.</li> <li>CAG 1701/1901 is automatically added to exclude the sale, installation, inspection, and repair of Used, Recapped, and Re-Tread Tires.</li> <li><u>20% of Total Exposure or Less (all Tire exposures combined)</u>: Rate in COL using the primary classification.</li> <li><u>Greater than 20% of Total Exposure</u>: Prohibited (Liability coverage) <ul style="list-style-type: none"> <li><u>Acceptable</u> <ul style="list-style-type: none"> <li>Garagekeepers and Dealers Physical Damage coverages may be written on a monoline basis within your authority. Rate in COL using the primary classification.</li> </ul> </li> </ul> </li> <li>Heavy Truck Tires are separately classified as <a href="#">Heavy Truck Repair</a>.</li> </ul>			

## TIRE DEALERS - USED

Class Code	N/A	Type	N/A	Authority Level	Prohibited
<b>Underwriting Considerations</b>		<ul style="list-style-type: none"> <li>This classification contemplates private passenger, four-wheeled vehicles <u>only</u>.</li> <li>CAG 1701/1901 is automatically added to exclude the sale, installation, inspection, and repair of Used, Recapped, and Re-Tread Tires.</li> <li><u>20% of Total Exposure or Less (all Tire exposures combined)</u>: Rate in COL using the primary classification.</li> <li><u>Greater than 20% of Total Exposure</u>: Prohibited (Liability coverage) <ul style="list-style-type: none"> <li><u>Acceptable</u> <ul style="list-style-type: none"> <li>Garagekeepers and Dealers Physical Damage coverages may be written on a monoline basis within your authority. Rate in COL using the primary classification.</li> </ul> </li> </ul> </li> <li>Heavy Truck Tires are separately classified as <a href="#">Heavy Truck Repair</a>.</li> </ul>			

## TIRE REPAIR/RE-TREAD

Class Code	N/A	Type	N/A	Authority Level	N/A
<b>Underwriting Considerations</b>		<ul style="list-style-type: none"> <li>This classification contemplates private passenger, four-wheeled vehicles <u>only</u>.</li> <li>CAG 1701/1901 is automatically added to exclude the sale, installation, inspection, and repair of Used, Recapped, and Re-Tread Tires.</li> <li><u>20% of Total Exposure or Less (all Tire exposures combined)</u>: Rate in COL using the primary classification.</li> <li><u>Greater than 20% of Total Exposure</u>: Prohibited (Liability coverage) <ul style="list-style-type: none"> <li><u>Acceptable</u> <ul style="list-style-type: none"> <li>Garagekeepers and Dealers Physical Damage coverages may be written on a monoline basis within your authority. Rate in COL using the primary classification.</li> </ul> </li> </ul> </li> <li>Heavy Truck Tires are separately classified as <a href="#">Heavy Truck Repair</a>.</li> </ul>			

## TRAILER DEALERS

Class Code	7358	Type	Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>This classification contemplates the following trailers: <ul style="list-style-type: none"> <li>Utility Trailers</li> <li>Flat-Bed Trailers</li> <li>Horse Trailers</li> <li>Travel Trailers</li> <li>Car Dollies</li> <li>Fifth-Wheels</li> </ul> </li> <li>Add form CAG 1714 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li><b><i>“Sales, installation, service or repair of trailers or mobile homes provided by the Federal Emergency Management Agency (FEMA)”</i></b></li> </ul> </li> </ul> </li> <li><u>Arizona</u> <ul style="list-style-type: none"> <li>This classification is written with Auto Dealer forms (CA0025 and CAG1700 series) and rated with the Dealer exposure units (Rating Units).</li> </ul> </li> <li><u>All Other States</u> <ul style="list-style-type: none"> <li>This classification is written with Garage forms (CA0005 and CAG1900 series) and rated with Non-Dealer exposure units (Payroll).</li> </ul> </li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>FEMA Trailers</li> <li>Vehicle Importing/Exporting</li> </ul> </li> <li><u>Semi-Trailers</u> are separately classified (a required classification if greater than 20% of the total exposure).</li> <li>Park Models and Tiny Homes are separately classified as <a href="#">Mobile Homes</a>.</li> <li>Tanker Trailer Dealers are separately classified as <a href="#">Tanker Dealers</a>.</li> </ul>				

## TRAILER HITCH INSTALLATION OR REPAIR

Class Code	7808	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>This classification contemplates private passenger, four-wheeled vehicles <u>only</u>.</li> <li><u>Acceptable</u> <ul style="list-style-type: none"> <li>Bolt-On and Weld-On Hitches</li> </ul> </li> <li>Any Fifth-Wheel Coupling Apparatus for <a href="#">Heavy Trucks</a> is separately classified.</li> <li>Any Fifth-Wheel Coupling Apparatus for <a href="#">Recreational Vehicles</a> is separately classified.</li> <li>Any Fifth-Wheel Coupling Apparatus for <a href="#">Semi-Trailers</a> is separately classified.</li> <li>Any Fifth-Wheel Coupling Apparatus for <a href="#">Trailers</a> is separately classified.</li> </ul>				



## TRAILER REPAIR

Class Code	7808	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>This classification contemplates the following trailers: <ul style="list-style-type: none"> <li>Utility Trailers</li> <li>Flat-Bed Trailers</li> <li>Horse Trailers</li> <li>Travel Trailers</li> <li>Car Dollies</li> <li>Fifth-Wheels</li> </ul> </li> <li>Add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li><b><i>“Sales, installation, service or repair of trailers or mobile homes provided by the Federal Emergency Management Agency (FEMA)”</i></b></li> </ul> </li> </ul> </li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>FEMA Trailers</li> </ul> </li> <li><u>Semi-Trailers</u> are separately classified (a required classification if greater than 20% of the total exposure).</li> <li>Park Models and Tiny Homes are separately classified as <u>Mobile Homes</u>.</li> <li>Tanker Trailer Repair is separately classified as <u>Tanker Repair</u>.</li> </ul>				

## UPHOLSTERY

Class Code	7810	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>• <u>20% of Total Exposure or Less</u>: Boat, watercraft, and jet ski operations are acceptable in conjunction with auto upholstery operations. <ul style="list-style-type: none"> <li>○ Form CA 9954 and Symbol 32 are automatically added for Dealers Physical Damage and/or Garagekeepers coverage when a Boat classification is selected. <ul style="list-style-type: none"> <li>▪ Symbol 32 on form CA 9954 should be defined on the quote letter as: <ul style="list-style-type: none"> <li>• <b><i>“Watercraft while ashore on premises where you conduct garage operations”</i></b></li> </ul> </li> </ul> </li> </ul> </li> <li>• <u>Greater than 20% of Total Exposure</u>: Refer the boat repair operations to the Century Ocean Marine Division. <ul style="list-style-type: none"> <li>○ If jet skis account for greater than 20% of the total exposure, the operations are prohibited by both Century Garage and Century Ocean Marine.</li> <li>○ Add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>▪ Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li>• <b><i>“Sales, storage, installation, service or repair of any watercraft”</i></b></li> </ul> </li> </ul> </li> </ul> </li> <li>• A separate General Liability policy should be written for the non-auto upholstery operations.</li> </ul>				

## VALET PARKING

Class Code	7812	Type	Non-Dealer	Authority Level	Submit
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>• Minimum Liability Deductible: \$1,000</li> <li>• Classification Surcharge applies (to be applied by Century Underwriter)</li> <li>• The “Valet and Parking Lot Supplemental” is <u>required</u>.</li> <li>• Garagekeepers               <ul style="list-style-type: none"> <li>○ Legal Liability basis <u>only</u></li> <li>○ \$5,000 in limits per parking space is <u>required</u>.</li> </ul> </li> <li>• Confirm that a three-part ticket system is used (Car, Keys, and Vehicle Owner)</li> <li>• On-Site Driving or Parking               <ul style="list-style-type: none"> <li>○ Coverage is limited to scheduled locations.</li> <li>○ Off-Site special events must be submitted to the Company for underwriting and rating prior to the event. These special event locations will be temporarily added to the location schedule for an additional premium.                   <ul style="list-style-type: none"> <li>▪ Submit the request with an event description including Date, Time, Location, the Nature of the Driving (On-Site/Off-Site), the Number of Parking Spaces, the Limits Required, any requirements for Additional Insureds, and any additional Temporary Employees (with MVRs).</li> </ul> </li> </ul> </li> <li>• Off-Site/On-Street Driving or Parking               <ul style="list-style-type: none"> <li>○ Coverage is limited to scheduled locations.</li> <li>○ Off-Site special events must be submitted to the Company for underwriting and rating prior to the event. These special event locations will be temporarily added to the location schedule for an additional premium.                   <ul style="list-style-type: none"> <li>▪ Submit the request with an event description including Date, Time, Location, the Nature of the Driving (On-Site/Off-Site), the Number of Parking Spaces, the Limits Required, any requirements for Additional Insureds, and any additional Temporary Employees (with MVRs).</li> </ul> </li> </ul> </li> <li>• Blanket Valet Special Events               <ul style="list-style-type: none"> <li>○ When the Blanket Valet Special Events classification is used, only Special Event Operations are covered. An additional subclass is needed when combining with non-Special Event valet operations (On-Site or Off-Site/On-Street).</li> <li>○ Coverage is <u>not</u> limited to scheduled locations.</li> <li>○ Three-year, hard-copy loss runs are <u>required</u>.</li> </ul> </li> <li>• <u>Prohibited</u> <ul style="list-style-type: none"> <li>○ Courier Services</li> <li>○ Concierge Services (pickup and delivery of auto to third-party repair shops, car washes, etc.)</li> <li>○ Passenger Transportation, Passenger Shuttle, or Public Livery services</li> <li>○ Traffic Flow, Traffic Control, or Parking Lot Enforcement operations</li> </ul> </li> <li>• <a href="#">Parking Lots &amp; Parking Garages</a> are separately classified.</li> </ul>				

## VAN CONVERSION/FOOD TRUCK CONVERSION

Class Code	7808	Type	Non-Dealer	Authority Level	Submit
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>Classification Surcharge applies (to be applied by Century Underwriter)</li> <li>A complete list of types of equipment sold and installed is <u>required</u>.</li> <li>The “Specialty Vehicle Supplemental” is <u>required</u>.</li> <li><u>Acceptable</u> <ul style="list-style-type: none"> <li>Cosmetic Changes: Running Lights/Boards, Captain’s Chairs, etc.</li> <li>Vehicle Use Changes: Cooking Appliances, Refrigeration Appliances, etc.</li> <li>Bus-to-RV Conversions</li> <li>Van-to-RV Conversions</li> </ul> </li> <li><u>Bus Dealers</u> and <u>Bus Repair</u> are separately classified.</li> <li><u>Handicapped Modification</u> is separately classified.</li> <li><u>Structural Alteration or Modification</u> is separately classified.</li> <li><u>Structural Repair</u> is separately classified.</li> </ul>				

## WINDOW TINTING

Class Code	7810	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li><u>Acceptable</u> <ul style="list-style-type: none"> <li>Window Tinting</li> </ul> </li> <li>The following operations should be referred to a Century General Liability underwriter: <ul style="list-style-type: none"> <li>Vinyl Sticker Manufacturing and Printing</li> <li>Residential and Commercial Building Glass and Tinting</li> </ul> </li> <li>Add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li><b>“Any and all printing operations and residential and commercial glass operations”</b></li> </ul> </li> </ul> </li> <li>Vehicle Wrapping with Vinyl Sticker Placement is separately classified as <u>Detailers</u>.</li> </ul>				

## WINDSHIELD INSTALLATION/REPAIR

Class Code	7810	Type	Non-Dealer	Authority Level	Authority
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>• <u>Acceptable</u> <ul style="list-style-type: none"> <li>○ Vehicle Window Tinting</li> <li>○ Vehicle Wrapping with Vinyl Sticker Placement</li> <li>○ Calibration of Advanced Driver Assistance Systems and Sensors (add the <a href="#">Auto Maintenance &amp; Repair</a> classification)</li> </ul> </li> <li>• The following operations should be referred to a Century General Liability underwriter: <ul style="list-style-type: none"> <li>○ Vinyl Sticker Manufacturing and Printing</li> <li>○ Residential and Commercial Building Glass and Tinting</li> </ul> </li> <li>• Add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>○ Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li>▪ <b><i>“Any and all printing operations and residential and commercial glass operations”</i></b></li> </ul> </li> </ul> </li> </ul>				

## WRECKER SERVICE

Class Code	7810	Type	Non-Dealer	Authority Level	Prohibited
<b>Underwriting Considerations</b>	<ul style="list-style-type: none"> <li>This classification contemplates insureds owning a Wrecker, Trailer, Tow Dolly, or Towing-Use Auto for towing services.</li> <li><u>Prohibited</u> <ul style="list-style-type: none"> <li>All For-Hire Towing Exposures</li> </ul> </li> <li><u>Acceptable</u> <ul style="list-style-type: none"> <li>Wreckers are only acceptable on a Not-For-Hire basis only in conjunction with: <ul style="list-style-type: none"> <li><a href="#">Auto Maintenance &amp; Repair</a>, <a href="#">Body Shop &amp; Painting</a>, <a href="#">Impound Yards</a>, and <a href="#">Mobile Auto Repair</a></li> </ul> </li> <li>Required Forms <ul style="list-style-type: none"> <li>Form CAG 1737/1937 (Exclusion – Towing, Hauling, or Carrying Autos or Trailers) is automatically added to exclude Liability.</li> <li>Add form CAG 1714/1914 (Exclusion – Locations, Operations, Products or Work You Performed) to exclude: <ul style="list-style-type: none"> <li>Designated Operations <u>and</u> Designated Products or Work You Performed <ul style="list-style-type: none"> <li><b><i>“Any and all towing operations”</i></b></li> </ul> </li> </ul> </li> <li>Add form CAG 1741/1941 (Exclusion – Towing, Hauling, or Carrying of Any Customer’s Auto or Customer’s Auto Equipment) to exclude On-Hook/In-Transit Garagekeepers coverage.</li> </ul> </li> </ul> </li> </ul>				