

Comprehensive Business Insurance



The right **INSURANCE** for your **CAR WASH** facility

BUSINESS PROPERTY

Property insurance covers your physical assets, including buildings, business personal property, computer equipment, furniture and fixtures, inventory and stock, valuable papers and records, and more.

COMPREHENSIVE BUSINESS LIABILITY

General Liability Insurance protects you against claims, by a third party, that your actions or products caused bodily injury and/or property damage to them. In today's litigious society, this insurance protection is a must for any business.

GARAGEKEEPERS LEGAL LIABILITY

Garagekeepers coverage provides coverage for loss or damage to customers' cars. The coverage may be provided on a legal liability basis or without regard to legal liability. It may be offered as direct coverage that is excess over insurance carried by customers or as direct coverage on a primary basis. This coverage is a must for all car wash operations.

BUSINESS AUTOMOBILE

Unlike a Personal Auto Policy which provides protection for individuals, a Business Auto Policy will protect the interests and assets of the **business** shown as the Insured on the policy. Types of coverage and limits vary state by state, but basic coverages you might expect to find on a Business Auto Policy are: Liability, Medical Payments, Personal Injury Protection, Uninsured Motorists, Collision, Comprehensive, Hired & Non-owned Auto Liability, Lease Gap, Drive Other Car, and more.

WORKERS' COMPENSATION

Workers' Compensation insurance was established to serve the interests of both the employer and employee regarding work-related injury or illness. Although this policy is generally referred to as "Workers' Compensation," it actually provides two types of coverage: **Workers' Compensation** insurance provides benefits for compensable employee injury or illness as required by state law, regardless of fault.

Employers' Liability coverage is an additional protection for the employer should a lawsuit be brought by an employee, employee's spouse and/or dependants due to employee injury or illness.

UMBRELLA LIABILITY

An Umbrella Liability Policy provides protection over and above your basic business liability insurance policies (General Liability, Auto Liability, etc.). Should a devastating loss occur, an Umbrella Liability policy could make the difference between keeping your business open or closing down.

BUSINESS INCOME AND EXTRA EXPENSE

Business income with extra expense provides coverage for the loss of income a business suffers after direct damage of covered property. In addition, extra expenses that the insured incurs to remain in operation above and beyond the amount necessary to reduce the business income are also covered.

CRIME — EMPLOYEE DISHONESTY

This form covers the loss of money and other property of the business caused by an employee's dishonesty.

CRIME — MONEY AND SECURITIES

Covers money and securities inside the insured premises or at a banking premises against theft, disappearance or destruction. Provision is made for similar coverage outside the premises when money and securities are in the custody of a messenger.

EMPLOYMENT PRACTICES LIABILITY (EPLI)

EPLI protects businesses against liability for claims brought by employees who allege employment - related wrongful acts. Coverage encompasses a range of alleged acts such as gender, race and age discrimination, harassment, wrongful termination and retaliation.

COVERAGES ALSO AVAILABLE: EQUIPMENT BREAKDOWN, BONDS AND MORE

This description of coverage is not an insurance contract. Your policy is the contract that specifies and fully describes your coverage. Conditions and exclusions will apply. Not all coverage described is available in all states.

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