



STATE FISCAL ACCOUNTABILITY AUTHORITY

INSURANCE RESERVE FUND
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POLICY NUMBER
L110000016

FORM TITLE
GARAGEKEEPERS COVERAGE A

FORM #
CD-33 (3/09)

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NAMED INSURED AND ADDRESS

AGENCY NAME 1
AGENCY NAME 2
AGENCY ADDRESS
CITY, ST ZIPCODE

Attached To and Forming a Part of
Policy Number:

**This endorsement modifies insurance provided under your Automobile Policy.
GARAGEKEEPERS COVERAGE applies on a legal liability basis.**

A. WE WILL PAY.

1. **We** will pay all sums the insured legally must pay as damages for **loss** to a **covered auto** or **auto** equipment left in the insured's care, custody or control while the insured is attending, servicing, repairing, parking, storing, or towing a seized vehicle in their **garage operations** under:
 - a. Comprehensive Coverage. From any cause except the **covered auto's** collision with another object or its overturn.
 - b. Collision. Caused by the **covered auto's** collision with another object or its overturn.
2. **We** have the right and duty to defend any suit asking for these damages. However, **we** have no duty to defend suits for **loss** not covered by this endorsement. **We** may investigate and settle any claim or suit as **we** consider appropriate. **Our** duty to defend or settle ends for a coverage when the Limit of Insurance for that coverage has been exhausted by payment of judgments or settlements.

B. WE WILL ALSO PAY.

In addition to **our** Limit of Liability, we will pay the insured:

1. All expenses **we** incur.
2. The cost of bonds to release attachments in any suit **we** defend, but only for bond amounts within **our** Limit of Insurance.
3. All reasonable expenses incurred by the insured at **our** request, including actual loss of earnings up to \$250 a day because of time off from work.
4. All costs taxed against the insured in any suit we defend.
5. All interest on the full amount of any judgment that accrues after entry of the judgment in any suit **we** defend; but our duty to pay interest ends when **we** have paid, offered to pay or deposited in court the part of judgment that is within **our** Limits of Insurance.

C. WE WILL NOT COVER - EXCLUSIONS.

1. This insurance does not apply to any of the following:
 - a. Contractual Obligations.
Liability resulting from any agreement by which the insured accepts responsibility for loss.
 - b. Theft.
Loss due to theft or conversion caused in any way **by you, your** employees or **your** students.
 - c. Defective Parts.
Defective parts or materials.
 - d. Faulty Work
Faulty **work you performed**.
 - e. Contract Towing Service.
Towing services provided by a third party.

2. **We** will not pay for loss to any of the following:
 - a. Tape decks or other sound reproducing equipment unless permanently installed in a **covered auto**.
 - b. Tapes, records or other sound reproducing devices designed for use with sound reproducing equipment.
 - c. Sound receiving equipment designed for use as a citizen's band radio, two-way mobile radio or telephone or scanning monitor receiver, including its antennas and other accessories, unless permanently installed in the dash or console opening normally used by the auto manufacturer for the installation of a radio.
 - d. Equipment designed or used for detection or location of radar.

D. WHO IS AN INSURED

1. **You** are an insured for any **garage operations**.
2. **Your** employees while acting within the scope of their official duties in **garage operations**.
3. **Your** students while acting within the scope of their official duties in the **garage operations**.

E. LIMIT OF INSURANCE AND DEDUCTIBLE.

1. Regardless of the number of **covered autos**, insureds, premiums paid, claims made or suits brought, the most we will pay for each loss at each location is \$50,000.
2. For each covered auto, our obligation to pay for comprehensive and collision coverage will be reduced by a \$200 deductible. The deductible is the most that will be deducted for all loss in any one event caused by theft or mischief or vandalism.
3. Sometimes to settle a claim or suit, **we** may pay all or any part of the deductible. If this happens **you** must reimburse **us** for the deductible or that portion of the deductible that **we** paid.

F. DEFINITIONS.

The following definitions have special meaning for the garagekeepers coverage:

1. **Covered autos** means **autos** left with you for service, repair, storage safekeeping or a seized vehicle being towed by our insured. Any customer's **auto** while left with **your** garage operations for service, repair, storage or safekeeping. Customers include your employees or members of their households who pay for services performed.
2. **Garage operations** means the ownership, maintenance or use of locations for garage business and that portion of the roads or other access that adjoin these locations. **Garage operations** includes the ownership, maintenance and use of any **auto**. **Garage operations** also include all operations necessary or incidental to a garage business.
3. **Loss** means direct and accidental loss or damage. But for Garagekeepers Coverage only, loss includes any resulting loss of use.
4. **Work you performed** includes work that someone performed for you.

JULY 1, 2015

DATE



ANNE MACON SMITH
Director