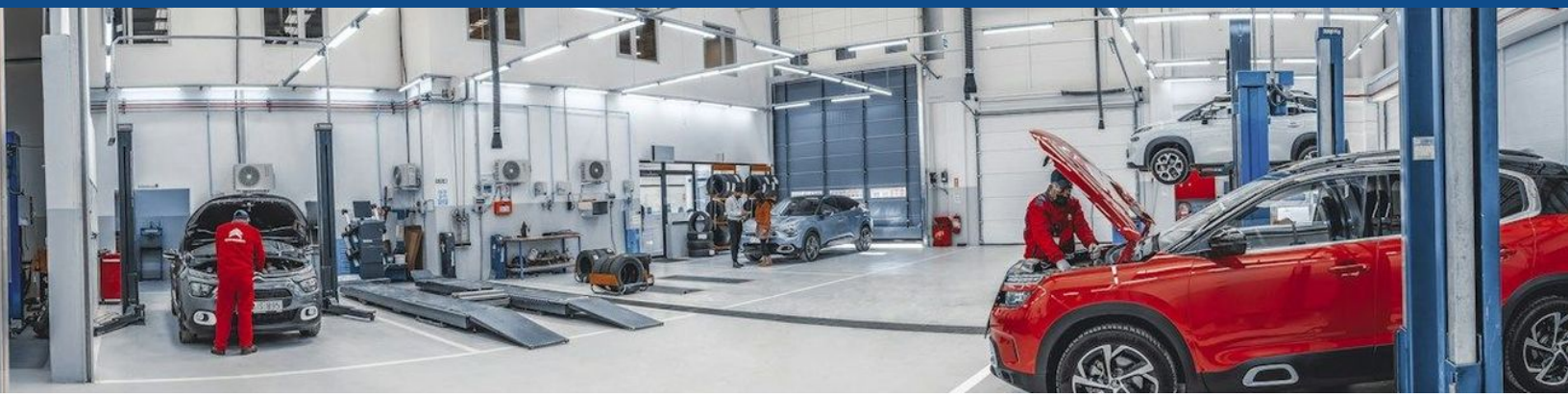
Automobile Painting Insurance

Commercial auto - coverage overview, limitations and how to get a quote



OVERVIEW

Auto paint shops keep customer cars on site and use flammable paints and solvents every day, so carriers focus on spray booth fire protection, paint storage and the value of vehicles in your care.

WHAT'S COVERED

Garage liability
Injury and damage from your shop operations.

Garagekeepers
Customer cars in your care, including fire and overspray.

Paint booth and property
Building, spray booths, mixing room and paint inventory.

Tools and equipment
Spray guns, compressors, sanders and color-matching gear.

Workers compensation
Injuries and fume exposure for painters and prep techs.

Good to know
A UL-listed booth with automatic suppression, a separate mixing room and approved solvent storage are close to required for preferred pricing.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Redoing your own faulty paint work
- × Overspray on vehicles outside the booth on some forms
- × Pollution from paints and solvents unless endorsed

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Paint booth make and suppression details
- Paint system (waterborne or solvent)
- Average customer cars on premises
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/automobile-painting/

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