Parking Lot / Garage Insurance

Real estate & habitational - coverage overview, limitations and how to get a quote



OVERVIEW

Parking operators face premises injuries and damage to customers' cars, and carriers price on spaces, attended or self-park operations and security.

WHAT'S COVERED

Premises liability
Slips, trips and assaults in the lot or structure.

Garagekeepers
Damage to customers' cars in your care.

Structure property
The garage, gates, booths and equipment.

Valet liability
Accidents while your staff drives customer cars.

Crime
Theft of cash and receipts by employees or others.

Good to know
Good lighting, cameras and patrols help, and valet operations need garagekeepers coverage priced separately from self-park.

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:

- × Customers' contents left in vehicles
- × Theft of vehicles left unlocked on many garagekeepers forms

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

- Number of spaces and levels
- Attended, valet or self-park split
- Security and lighting details
- Annual parking receipts

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/parking-lot-garage/

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