

**To Calculate a Quote:**

- 1. Find Your Territory from Chart Below**
- 2. Pick Coverage Limits**
- 3. Find Your Estimated Premium**
- 4. Multiply Estimated Premium by .038  
(NYS Tax/Stamping Fee)**
- 5. Add \$150 Fee**

*To request binding of coverage, please submit completed Garage Liability Application, Affidavit By Producing Broker, Total Cost Form, Notice of Excess Line Placement and 30% deposit. All forms can be found at: [www.dcwhiteagency.com](http://www.dcwhiteagency.com) or Call (516) 431-6200.*

**FOR GARAGE LIABILITY  
NON-DEALERS**

*New York State  
RATES EFFECTIVE 6/19/07*

Please use table below to quote Garage Non-Dealer/Service Risks with or without convenience store for following NY territories. 7, 8, 9, 11, 12, 13, 14, 15, 16, 24, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 46, 47, 48, 49, 51, 52, 54, 56, 58, 59, 60, 61, 62, 64, 65, 67, 71, 72, 73, 74, 81, 82, 83, 84, 86.

*For unlisted territories, please contact our Underwriters.*

**ESTIMATED PREMIUM PER LOCATION & COVERAGE LIMITS\***

CSL Limit**	Garage Operations Only	Garage Operations with Convenience Stores			
		Up to \$100,000***	\$100,001-\$200,000***	\$200,001-\$400,000***	\$400,001-\$600,000***
		***Convenience Store Annual Sales			
\$50,000	\$946	\$1,055	\$1,100	\$1,145	\$1,244
100,000	1,164	1,274	1,285	1,407	1,531
300,000	1,562	1,685	1,726	1,890	2,054
500,000	1,772	1,917	1,965	2,155	2,347
750,000	1,953	2,108	2,157	2,363	2,567
\$1,000,000	\$2,096	\$2,261	\$2,314	\$2,534	\$2,756

COVERAGE PROVIDED INCLUDES BODILY INJURY AND PROPERTY DAMAGE AND IS WRITTEN ON A GARAGE LIABILITY FORM INCLUDING SYMBOL 29 (NON-OWNED AUTOS) AND ADDITIONAL INSURED OWNER OF PREMISES.

*GARAGEKEEPERS' LEGAL LIABILITY AND DEALERS PHYSICAL DAMAGE COVERAGES ARE ALSO AVAILABLE.*

- \* Premiums shown are minimum premium per location.  
If there are more than three officers, partners or employees at a location, multiply above premiums by 1.333 for 4, 1.666 for 5, 2.00 for 6 and 2.333 for 7, etc.
- \*\* Annual aggregate for Garage Operations Other Than Auto is the same as CSL limit.  
Premiums listed are indications only. Final premium quote must be approved by the insurer.

**All binding authority is vested with the insurer.  
Underwritten by non-admitted insurers of high integrity and stature.**