

# COVERAGE YOU CAN COUNT ON FOR CAR WASHES

Encova Insurance is focused on partnering with you to provide the small business coverage your clients need. We understand the unique risks and challenges car wash operations face – from a customer slipping in a bay or a customer’s vehicle damaging a machine. It’s essential to protect your clients from the risks associated with a car wash. We are excited to partner with you and leverage our agent portal, Encova Edge, to make the process easier than ever before.

## HOW TO GET STARTED

We know that every risk is different and unique. In Encova Edge, you can quote with confidence. You can meet your clients’ needs through an efficient environment that’s easy to navigate. We recommend starting with a commercial package policy for car wash operations. If your client’s car wash operation is broader and sells gas or includes a convenience store for example, those exposures must be separately classified or rated. Keep in mind that the rating basis for gas sales is number of gallons sold.

## COMMON CLASS CODES

- 10367 – Car washes, other than self-service (rated on sales)
- 10368 – Car washes, self-service (rated on sales)
- 13453 – Gas stations, full service (rated on gallons sold)
- 13454 – Gas stations, self-service (rated on gallons sold)
- 13455 – Gas stations, self-service and full service combined (rated on gallons sold)
- 13673 – Grocery stores NOC (if under \$500,000 in sales and under 3,000 square feet)
- 18501 – Supermarkets (this is less common – must be more than 3,000 square feet and sales over \$500,000)

## CONSIDERATIONS FOR CAR WASHES

- Is there specialized, permanently installed equipment?
- Is property damage coverage needed?
- Are appropriate signs posted for proper use of equipment?

Property, equipment, business income and liability all need to be considered key exposures for car washes. Encova provides a comprehensive package solution to address these concerns for your client. We offer a proprietary MiChoice car wash enhancement to round out the specific coverage needs of a car wash.

## WHY ENCOVA?

With our enhanced coverages and modern technology, we are confident we can partner with your agency to be your carrier of choice for car washes. In Encova Edge, you have the power to quote, bind and issue a policy in real time – in less than 15 minutes. **Log in and get started today!**



**QUOTE**



**BIND**



**ISSUE**



**LESS THAN  
15 MINUTES**