

GARAGE LIABILITY INSURANCE QUOTE

Quote

Woodstock Cars GA LLC

Effective Policy Period: 9/26/2025 to 9/26/2026

Of



Recover Insurance Company Risk Retention Group, Inc.

Home Office

707 RICHARDS ST STE 518
HONOLULU, HI 96813-
4624

Business: 214-647-4410
Toll Free: 888-406-1097
Website: <http://RICRRG.com>

Retail Insurance Agent

Peter Laczko Insurance Inc
250 Creekstone Ridge
Woodstock, GA 30188

Business: 678-772-1462

INSURED CONTACT NUMBER: 46832

QUOTE - NOT BOUND



TMR General Agency, Inc. · 901 MAIN ST SUITE #3450, DALLAS, TX 75202-3752 · underwriting@tmrGEN.COM · 888-406-1096 · https://TMRGen.com

TO: Peter Laczko Insurance Inc DATE: 08/21/2025
 E-MAIL: peter@insureyourtoy.com
 RE: Woodstock Cars GA LLC
 FROM: TMR General Agency, Inc. - Leila Nouchedehi

BASED ON THE INFORMATION PROVIDED, WE ARE WILLING TO QUOTE AS FOLLOWS:

Coverage	Limits	Premium
<input checked="" type="checkbox"/> Garage Liability (CSL)	\$125,000.00 CSL	\$2,140.00
<input type="checkbox"/> UM/UIM		
<input type="checkbox"/> PIP / person		
<input type="checkbox"/> Medical Payments		
<input type="checkbox"/> Contract Driver Coverage		
<input type="checkbox"/> Fire Legal Liability		
<input type="checkbox"/> Other:		
Premium:		\$2,140.00
Taxes:		\$89.24
Policy Fee: \$200.00	Brokerage Fee: \$150.00	Inspection Fee: \$50.00
Total Fees:		\$400.00
Total Liability Premium	Rating Units: 2.00	Sched. Autos: \$2,629.24

<input type="checkbox"/> Dealer Open Lot Coverage	\$0.00 Any One Unit
	\$0.00 Any One Loss
	\$0.00 Deductible

Policy Fee:	Inspection Fee:	SL Tax:	Stpg Fee:
Total Dealer Open Lot Premium			

<input type="checkbox"/> Other Coverages/Fees:		0
<input type="checkbox"/> Other Coverages/Fees:		

TOTAL PREMIUM – ALL ABOVE INDICATED COVERAGES	\$2,629.24
Please sign here to authorize binding of this quote: Date:	



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INSURERS: **Recover Insurance Company RRG, Inc.**

- Liability

QUOTE STIPULATIONS:

☒ Quote is subject to MVRs being: ☐ Clean ☒ Acceptable ☐ As Presented

☒ Other: Attached garage liability policy exclusions apply.

Quote includes one (1) furnished owner and one (1) furnished director. No coverage is afforded to employees not listed on the signed application, even if driving with the insured's permission.

0 - 300 MILES pickup/delivery radius applies.

Overnight test drives are not allowed. Copies of customer's driver license and insurance card are required for test drives. All Contract Drivers are excluded.

The following liability deductible applies per claim: \$0.00

REQUIRED BINDING DOCUMENTS - The following items are required on all new and renewal accounts:

- ☒ Copy of the Insured's down payment or full payment check.
- ☒ Copy of the signed Premium Finance Agreement, if applicable.
- ☒ Completed application with insured and agency signatures and date coverage to be effective.
- ☒ Signed PIP and UM/UIM forms selecting or rejecting coverages.
- ☒ MVRs dated no older than 60 days from effective date. MVR fee may apply if not included with bind request.
- ☒ Prior carrier loss runs for all businesses one year or older in business.
- ☒ Copy of prior declaration page for all new accounts.
- ☒ Resumes for new ventures/newly acquired ventures.
- ☒ Full vehicle identification number of ALL Scheduled Vehicles, if applicable.
- ☒ Additional Insured information, if applicable.
- ☒ Loss Payee information upon binding Dealer Open Lot Coverage, if applicable.
- ☐ Other:

- NOTES:
1. Quote expires in 30 days.
 2. If coverage is bound, flat cancellation is not allowed. 25% minimum earned premium applies.
 3. Policy fees are fully earned. During the policy period, all drivers (full-time, part-time, and family members added) must be reported to us. Failure to do so will result in cancellation and/or non-renewal.
 4. During the policy period, all drivers (full-time, part-time, and family members added) must be reported to us. Failure to do so will result in cancellation and/or non-renewal.

**PLEASE ADVISE IF YOU WISH TO BIND. THANK YOU FOR THE OPPORTUNITY
TO PROVIDE A QUOTATION FOR YOUR BUSINESS.**



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GARAGE LIABILITY POLICY EXCLUSIONS

No liability coverage will be afforded, based on this quote, for:

1. Vehicles Loaned, Leased or Rented to others, including those dealerships and repair shops who provide while customer's auto is being repaired.
2. Sales, Service or Storage of Boats or Boat Trailers.
3. Storage or Repair of Recreational Vehicle, Motor Home, Travel Trailers.
4. Installation or repair of Trailer Hitches.
5. Repossession operations.
6. Sale, Service or Storage of Buses of any kind.
7. Sale, Service or Storage of Farm &/ or Ranch Equipment or Vehicles.
8. Any vehicle while used in any organized or unorganized racing or demolition contest or stunting activity. This insurance also does not apply while the vehicle is being prepared of such a contest or activity or for the insured sponsorship of such activities and the company's duty to defend.
9. No coverage is afforded under this policy for the time period immediately after a buyer/insured takes possession of a vehicle and finally transfers the certificate of title to the new owner/insured.
10. No coverage is afforded to any Towing of Vehicles for Hire.
11. No coverage is afforded to any Service Work or Maintenance Performed on any vehicle.
12. Any liability arising out of tire recapping or sale of recapped tires for "Garage Operations" – Other Than Covered "Autos".

Contact: 46832 - Named Insured: Woodstock Cars GA LLC

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Recover Insurance Company Risk Retention Group, Inc.- DocID: 169243 Chksum: 87568 Type: C1L-1

COMMON POLICY DECLARATIONS

Insurance Company	Insurance Company Agency
Recover Insurance Company Risk Retention Group, Inc. 707 RICHARDS ST STE 518 HONOLULU, HI 96813-4624	TMR General Agency, Inc. 901 MAIN ST, SUITE #3450 DALLAS, TX 75202-3752

Named Insured, Retail Insurance Agent and Effective Policy Period

Named Insured	Retail Insurance Agent
Woodstock Cars GA LLC	Peter Laczko Insurance Inc
250 CREEKSTONE RDG Cherokee County WOODSTOCK, GA 30188-3732	250 Creekstone Ridge Woodstock, GA 30188
Territory: 13075	Insured Business Entity Type: LLC
Retail Dealer Business Description: RRG - Used Motor Vehicle Dealership	
- No Policy Account in System -	Policy Period From: 9/26/2025 12:01am CST UTC-6
-Initial Policy-	Policy Period To: 9/26/2026 12:01am CST UTC-6
Quote Created: 08/21/2025 - 13:22:10 CST	

Draft Memo:

Garage Liability Policy Quote Table							
TMR General Agency, Inc.				Quote Date: 8/21/2025 1:22:10 PM			
GARAGE LIABILITY Dealer Rating Worksheet				Territory		Limit Requested	
				13075		\$125,000.00	
Named Insured: Woodstock Cars GA LLC							
Street Address and County: 250 CREEKSTONE RDG, WOODSTOCK, GA 30188-3732 - Cherokee County							
Rating Units				Rating Factor	Person Count	Rating Units	Premium
Class I - Employees - Proprietors, partners, and officers active in the business, salespersons, general managers, service managers, and any employee whose principal duty is driving a vehicle or is furnished a vehicle. Includes family members that are employees. <i>These drivers ARE furnished a covered auto.</i>							
		Type A	Employees Age 18-20 Furnished a Covered Auto	1.50	0	0.00	\$0.00
		Type B	Employees Age 21-24 Furnished a Covered Auto	1.20	0	0.00	\$0.00
		Type C	Employees Age 25-75 Furnished a Covered Auto	1.00	2	2.00	\$2,139.69
		Type D	Employees Age Over 75 Furnished a Covered Auto	1.15	0	0.00	\$0.00
Class II - Employees - Including Family Members that are also employees. <i>These drivers are NOT furnished a covered auto.</i> Autos are used for dealer business purposes only.							
		Type E	Sales Employees and Regular Operators, Age 18-20	1.00	0	0.00	\$0.00
		Type F	Sales Employees and Regular Operators, Age 21-24	0.70	0	0.00	\$0.00
		Type G	Sales Employees and Regular Operators, Age 25-75	0.50	0	0.00	\$0.00
		Type H	Sales Employees and Regular Operators, Age Over 75	0.65	0	0.00	\$0.00
		Type I	All Other Employees Not Furnished Autos, Age 18-20	0.90	0	0.00	\$0.00
		Type J	All Other Employees Not Furnished Autos, Age 21-24	0.60	0	0.00	\$0.00
		Type K	All Other Employees Not Furnished Autos, Age 25-75	0.40	0	0.00	\$0.00
		Type L	All Other Employees Not Furnished Autos, Age Over 75	0.55	0	0.00	\$0.00
Class III - Non-Employees - Inactive Proprietors, Partners, or officers and relatives of active or inactive proprietors, partners, or officers who are furnished or who have regular use of the dealer's vehicle. <i>These drivers ARE furnished a covered auto.</i>							
		Type M	Non-Employees Furnished a Covered Auto, Age 18-20	1.00	0	0.00	\$0.00
		Type N	Non-Employees Furnished a Covered Auto, Age 21-24	0.70	0	0.00	\$0.00
		Type O	Non-Employees Furnished a Covered Auto, Age 25-75	0.50	0	0.00	\$0.00
		Type P	Non-Employees Furnished a Covered Auto, Age Over 75	0.65	0	0.00	\$0.00
Class IV - Vehicles - Includes trailers, dollies, Symbol 27 scheduled autos, and dealer plates.							
		Type Q	Trailer or Dolly	0.50	0	0.00	\$0.00
		Type R	Scheduled Auto - Symbol 27	1.00	0	0.00	\$0.00
		Type S	Dealer Plates	0.00	0	0.00	\$0.00
Other Classifications - Contract driver coverage is defined here. Named Contract Drivers are not Rating Units, only a flat fee							
		Type V	Unscheduled Contract Drivers are used and covered	0.50	0	0.00	\$0.00
		Type W	Named Scheduled Contract Drivers with Insurance	0.00	0	0.00	\$0.00
		Type X	Named Drivers without Coverage		0		
		Type Y	Named Scheduled Drivers Under the Age of 25		0		
		Type Z	Named Scheduled Drivers Over the Age of 75		0		
Total Covered Rating Units: 2							
Base Rate: \$886.00		Min Premium: \$1,604.77		Total Rating Unit Premium: \$2,139.69			
		Uninsured / Underinsured Motorist Not Selected					\$0.00
		Personal Injury Protection Not Selected					\$0.00
		Medical Payments Not Selected					
		No Insured Non-Driving 3rd Parties					\$0.00
		Sole Proprietor surcharge not applicable - LLC					\$0.00
		No lapse in premium payment. Thank you for your business!					\$0.00
		Not a New Venture / New Acquisition (2.1Y Own, 2.1Y Experience)					\$0.00
		Damage to Rented Premises Not Selected					\$0.00
		Fire Legal Liability Coverage Provided - \$1,000 Deductible - \$50,000 Limit					
Total Garage Premium: \$2,140.00							
		TMR General Agency Brokerage Fee					\$150.00
		TMR General Agency Inspection Fee					50
		Recover Insurance Company Policy Fee					200
		GA Tax on Premium - 4.170%					\$89.24
Total Due: \$2,629.24							

Contact: 46832 - Named Insured: Woodstock Cars GA LLC

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Item Two - Policy Schedule and Premium

GARAGE COVERAGE		COVERED "AUTOS"	LIMITS – THE MOST WE WILL PAY FOR ANY ONE ACCIDENT OR LOSS			PREMIUM
COVERED AUTOS LIABILITY FOR DEALER BUSINESS PURPOSES (Combined Single Limit)		22, 29	Each Accident "Garage Operations"		Aggregate "Garage Operations"	\$2,140.00
			"Auto" Only	Other than "Auto" only	Other than "Auto" only	
			\$125,000.00	\$125,000.00	\$125,000.00	
GARAGEKEEPERS	Specified Cause of Loss		Limit per Location		Deductible per "Auto" Maximum Deductible for all such "Loss Event"	EXCLUDED
	Comprehensive	30	Limit per Location		Deductible per "Auto"	
	Collision	30	Limit per Location		Deductible per "Auto"	
UNINSURED/UNDERINSURED MOTORISTS		22	SEE ATTACHED ENDORSEMENT Uninsured / Underinsured Motorist Not Selected			EXCLUDED
SCHEDULED NAMED CONTRACT DRIVER COVERAGE		22	SEE ATTACHED ENDORSEMENT \$125,000.00 Combined Single Limit			EXCLUDED
UNSCHEDULED CONTRACT DRIVER COVERAGE		22	SEE ATTACHED ENDORSEMENT \$125,000.00 Combined Single Limit			EXCLUDED
NON-DRIVING SCHEDULED INSURED 3 RD PARTIES			SEE ATTACHED ENDORSEMENT No Insured Non-Driving 3rd Parties			EXCLUDED
SCHEDULED AUTO LIABILITY		27	SEE ATTACHED ENDORSEMENT			EXCLUDED
DAMAGES TO PREMISES RENTED TO YOU			SEE ATTACHED ENDORSEMENT Damage to Rented Premises Not Selected			EXCLUDED
LOCATIONS AND OPERATIONS MEDICAL PAYMENTS COVERAGE			SEE ATTACHED ENDORSEMENT Medical Payments Not Selected			EXCLUDED
PERSONAL INJURY PROTECTION			SEE ATTACHED ENDORSEMENT Personal Injury Protection Not Selected			EXCLUDED
BROADENED COVERAGE			SEE ATTACHED ENDORSEMENT			EXCLUDED
FIRE LEGAL LIABILITY COVERAGE			SEE ATTACHED ENDORSEMENT Fire Legal Liability Not Selected			EXCLUDED
RANGE OF OPERATIONS			SEE ATTACHED ENDORSEMENT 0 - 300 MILES			INCLUDED
			PREMIUM TAXES (GA Tax Rate: 4.170%):			\$89.24
			RICRRG POLICY FEE:			\$200.00
			TMR INSPECTION FEE:			\$50.00
			TMR AGENCY FEE:			\$150.00
			ADDITIONAL FEES:			\$0.00
			TOTAL INSURANCE COST: TOTAL PREMIUM, FEES AND TAXES:			\$2,629.24
			RETAIL AGENT FEES:			\$0.00
			ADDITIONAL FEES AND PROCESSING CHARGES:			\$0.00
			TOTAL INVOICE:			2629.24

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Item Three - Locations where you conduct garage operations

Location Number	Location Address
L1 - Mailing Address:	Woodstock Cars GA LLC, 250 CREEKSTONE RDG, WOODSTOCK, GA 30188-3732
L2 - Primary Named Insured Address:	Woodstock Cars GA LLC, 250 CREEKSTONE RDG, WOODSTOCK, GA 30188-3732

Item Four - Liability Coverages - Premium Rating Units

Class of Operators		Rating Factor	Number of Persons or Vehicles	Rating Units
Class I - Employees - Proprietors, partners, and officers active in the business, salespersons, general managers, service managers, and any employee whose principal duty is driving a vehicle or is furnished a vehicle. Includes family members that are employees. <i>These drivers ARE furnished a covered auto.</i>				
Type A	Employees Age 18-20 Furnished a Covered Auto	1.50	0	0.00
Type B	Employees Age 21-24 Furnished a Covered Auto	1.20	0	0.00
Type C	Employees Age 25-75 Furnished a Covered Auto	1.00	2	2.00
Type D	Employees Age Over 75 Furnished a Covered Auto	1.15	0	0.00
Class II - Employees - Including Family Members that are also employees. <i>These drivers are NOT furnished a covered auto.</i> Autos are used for dealer business purposes only.				
Type E	Sales Employees and Regular Operators, Age 18-20	1.00	0	0.00
Type F	Sales Employees and Regular Operators, Age 21-24	0.70	0	0.00
Type G	Sales Employees and Regular Operators, Age 25-75	0.50	0	0.00
Type H	Sales Employees and Regular Operators, Age Over 75	0.65	0	0.00
Type I	All Other Employees Not Furnished Autos, Age 18-20	0.90	0	0.00
Type J	All Other Employees Not Furnished Autos, Age 21-24	0.60	0	0.00
Type K	All Other Employees Not Furnished Autos, Age 25-75	0.40	0	0.00
Type L	All Other Employees Not Furnished Autos, Age Over 75	0.55	0	0.00
Class III - Non-Employees - Inactive Proprietors, Partners, or officers and relatives of active or inactive proprietors, partners, or officers who are furnished or who have regular use of the dealer's vehicle. <i>These drivers ARE furnished a covered auto.</i>				
Type M	Non-Employees Furnished a Covered Auto, Age 18-20	1.00	0	0.00
Type N	Non-Employees Furnished a Covered Auto, Age 21-24	0.70	0	0.00
Type O	Non-Employees Furnished a Covered Auto, Age 25-75	0.50	0	0.00
Type P	Non-Employees Furnished a Covered Auto, Age Over 75	0.65	0	0.00
Class IV - Vehicles - Includes trailers, dollies, Symbol 27 scheduled autos, and dealer plates.				
Type Q	Trailer or Dolly	0.50	0	0.00
Type R	Scheduled Auto - Symbol 27	1.00	0	0.00
Type S	Dealer Plates	0.00	0	0.00
Other Classifications - Contract driver coverage is defined here. Named Contract Drivers are not Rating Units, only a flat fee				
Type V	Unscheduled Contract Drivers ARE NOT INSURED	0.50	0	0.00
Type W	Named Scheduled Contract Drivers with Insurance	0.00	0	0.00
Type X	Named Drivers without Coverage		0	
Type Y	Named Scheduled Drivers Under the Age of 25		0	
Type Z	Named Scheduled Drivers Over the Age of 75		0	
Totals for all Locations				2.00
Minimum Rating Units				1.50
Number of Rating Units for Premium				2.00

Contact: 46832 - Named Insured: Woodstock Cars GA LLC

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Additional tabulations for your reference:

Location Number	Additional Insured Name and Address
No Additional Insured Non-Driving 3rd Parties Scheduled.	
Schedule of Full-Time and Part-Time Drivers Furnished "Autos"	
ID-C: 83646 - Peter Laczko - BUSINESS OWNER - DL: GA-054424199 - Non-CDL	
ID-C: 83647 - Lisa Laczko - OTHER - DL: GA-054424133 - Non-CDL	
Schedule of Full-Time and Part-Time Drivers Not Furnished "Autos"	
No Class II Drivers Scheduled.	
Schedule of Non-Employee Drivers Furnished "Autos"	
No Class III Drivers Scheduled.	
Schedule of Vehicles	
No Class IV Vehicles Scheduled.	
Schedule of Youthful Drivers Furnished "Autos"	
No Youthful Drivers Scheduled.	
Schedule of Elderly Drivers Furnished "Autos"	
No Elderly Drivers Scheduled.	
Schedule of Excluded Drivers	
No Scheduled Excluded Drivers.	
Schedule of All Covered Drivers	
ID-C: 83646 - Peter Laczko - BUSINESS OWNER - DL: GA-054424199 - Non-CDL	
ID-C: 83647 - Lisa Laczko - OTHER - DL: GA-054424133 - Non-CDL	
Schedule of Named Contract Drivers	
Schedule of Blanket Contract Driver Coverage	
Unscheduled Contract Drivers do NOT have Blanket Coverage. Unscheduled Contract Drivers are not insured.	