

Garage Application

Section I - General Information – These questions apply to both Dealer and Service Operations

- Policy Period Desired** _____
1. Your Name _____ Phone _____
(dba) _____
2. Mailing Address _____
3. Location #1 Address _____
4. Location #2 Address _____
- Is there work done elsewhere? i.e.; Roadside? _____ Customer's business location? _____
5. How long have you been in this business? _____ If new venture, number of years experience? _____
6. Type of Legal entity: Corporation Partnership Individual Limited Liability Corp. Other
7. Applicant's Business
Dealer: Franchised Non-Franchised (Retail Wholesale Auction Consignment)
Service: General Service Trailer Sales

Please indicate all that apply and show percentage of operation for each:	Sales %	Repair %
All Terrain Vehicles		
Car Kits/Truck Kits		
Car Wash - <input type="checkbox"/> Attended <input type="checkbox"/> Self Serve		
Farm Machinery/Contractors Equipment		
LPG sales/handling		
Motorcycles/Boats/Snowmobiles		
Motor Homes/Mobile Homes		
Private Passenger (incl. Pickups and Vans)		
Propane Conversions		
Recreation or Utility Trailers		
Salvage Operation/Salvage Yard/ Salvaged Vehicles		
Semi Trailers or Trailers or 5 th Wheels		
Service Station <input type="checkbox"/> Grocery Sales _____ % <input type="checkbox"/> Liquor Sales _____ %		
Storage/parking for <input type="checkbox"/> Public <input type="checkbox"/> Impound <input type="checkbox"/> Repo <input type="checkbox"/> Other		
Tire Sales <input type="checkbox"/> New _____ % <input type="checkbox"/> Used _____ % <input type="checkbox"/> Recaps _____ %		
Trucks or Truck Tractors		
Used Parts Sales		
Other: Please specifically describe		

8. Explain any other business, owned by you, that is conducted on the premises _____
9. Do you loan any vehicles? Yes No If Yes, explain _____
10. Do salespeople accompany customers on demonstration rides? Yes No If No, please explain _____
11. Do you modify, rebuild or perform conversions on vehicles? Yes No If Yes, please explain _____
12. Do you perform any frame straightening? Yes No. If Yes, please answer the following questions:
a. List Equipment: Year: _____ Brand: _____ Model: _____
b. Bench Type Floor Model
c. Laser Measuring device Optical Measuring device
d. Do you buy salvage for reconstruction? Yes No
e. Do you repair vehicles with damage totaling more than 60% of the ACV of the vehicle? Yes No
13. Do you own or sponsor a race car? Yes No
14. Do you install trailer hitches? Yes No If Yes, what % is this of your operation? _____
15. Do you perform any work on airbags (including any deactivating) or breathalizers? Yes No
16. Do you repossess autos? Yes No If Yes, please complete questionnaire AU 1110, Repossessed Autos Supp'l.
17. Do you have a Valet Parking Service? Yes No If Yes, please complete AU 1128, Valet Parking Questionnaire.

If you are a Dealer, please answer the following questions:

18. What radius do you drive or transport vehicles from your location? 0-100 miles % _____ 101-300 miles % _____
 Over 300 miles % _____
19. How do you transport or drive away vehicles?
- | | | | |
|---------------------|--|---------------------------------|--|
| Own Tow Truck | <input type="checkbox"/> Yes <input type="checkbox"/> No | Car Hauler Contracted by Others | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Tow Bars or Dollies | <input type="checkbox"/> Yes <input type="checkbox"/> No | Tow Trucks Contracted by Others | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Own Car Haulers | <input type="checkbox"/> Yes <input type="checkbox"/> No | Temporary or Contract Drivers | <input type="checkbox"/> Yes <input type="checkbox"/> No |

The following questions apply to ALL applicants:

Section II - Security and Protection

20. Describe your lot(s) Bldg/Standard Open (all sides enclosed by metal cyclone, or equivalent fence not less than 6 ft. in height, or bounded on one or more sides by wall(s) or building) or Non standard Open (all other open/unroofed lot locations not securely enclosed, locked when unattended) or Miscellaneous _____
21. If you have a spray booth, is it UL approved? Yes No If Yes, describe safety controls in place _____
22. Is your lot well lit at night? Yes No
23. Are signs posted to keep customers from the work area? Yes No
24. Are Firearms kept on the premises? Yes No
25. Is your lot patrolled by a security guard? Yes No Is the guard armed? Yes No
 Do you have any other security devices, i.e., cameras, alarms? If Yes, please describe _____
26. Do you have guard dogs? Yes No
27. Do you leave keys in vehicles? Yes No
28. Describe how keys are controlled _____
29. Describe how plates are stored/secured _____

Section III - Three Year Loss History

30. Has similar insurance ever been cancelled, declined or refused renewal? Yes No If Yes, explain: _____

Policy Year	Premiums Paid	Previous Carrier	Description of Loss	Amount Paid	Amount Reserved

****LOSS RUNS REQUIRED ON GARAGE RISKS WITH 5 OR MORE EMPLOYEES****

Section IV - Employee and Driver Information

	Name	Date of Birth	License No. State	Violations & Accidents Last Three Years	Truck/Tractor Driving Exp. (if working on/ selling heavy equip)		
1							
2							
3							
4							
5							
	Job Duties including mechanical experience for the above names	Rating Units or Payroll	Full Time	Part Time (20 hrs or less per week)	Furnished a Car?		
1			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
2			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
3			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
4			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
5			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	

IF ADDITIONAL EMPLOYEES, PLEASE ATTACH SEPARATE LIST

Furnished Autos, other than employees. List all household family members, whether they are furnished autos or not. Driver Information

	Name	Date of Birth	License No./State	Violations & Accidents Last Three Years	If furnished an auto, list vehicle
1					
2					
3					
4					
5					

Section V - Schedule of Covered Autos

If dealer, list all autos furnished to someone other than Class I or Class II operators. Please provide names of these individuals and their relationship to the insured. Additionally list any owned tow truck, car hauler or service vehicle to be insured.

Unit #	Year, Model, Serial Number	Body Type	Where Garaged	Radius	Physical Damage Stated Amount	Deductible

Loss Payable Name and Address (advise which unit this applies to) _____

Section VI - Coverage

Garage Liability Limits:

31. Combined Single Limit \$ _____ Other Than Auto Aggregate \$ _____
32. Liability Deductibles (\$3,000,000 maximum)
 Bodily Injury only \$ _____
 Property Damage only \$ _____
 Bodily Injury and Property Damage \$ _____
 Bodily Injury and Property Damage applied separately \$ _____
33. Medical Payment Limit per Person \$ _____
 Premises only Auto Only Premises and Auto
34. Do you desire Uninsured/Underinsured Motorist coverage? (for requirements, check state statutes) Yes No
 If Yes, limit(s) desired \$ _____ If required by state, please complete, sign and attach proper form for selection or rejection of this coverage.
35. Number of Dealer Plates _____ Transporter Plates _____ Full Use or Personal Tags _____
 Other plates/tags used in your garage business (please describe) _____
36. Do you desire Personal Injury Protection coverage (for requirements, check state statutes) Yes No
 If required by state, please complete, sign and attach proper form for selection or rejection of coverage.
37. Hired Auto Non owned Auto Cost of Hire \$ _____ Number of employees _____

Garagekeepers (for Customer Cars in your Care, Custody and Control):

38. Limit of Liability at Location #1 \$ _____ Limit per vehicle \$ _____
 Limit of Liability at Location #2 \$ _____ Limit per vehicle \$ _____
 Legal Liability Direct Primary Direct Excess (legal liability applies unless other selection made)
39. Specified Causes of Loss **OR** Comprehensive **Deductible per auto \$** _____
40. Collision Coverage **Deductible per Auto \$** _____

On Hook (Coverage for vehicle in tow when insuring the Tow Truck):

41. Note: Limit per vehicle should match Garagekeepers per vehicle coverage (if that coverage is provided.)

Unit Description	Limit On Hook Coverage	Deductible

Dealers Open Lot (coverage for damage to your autos):

42. Limit of Liability at location #1 _____ Limit of Liability at location #2 \$ _____
Limit "in transit" is \$ _____ Limit for temporary location is \$ _____ Limit of liability per auto \$ _____
 Fire Fire & Theft Specified causes of loss Limited specified causes of loss Comprehensive
43. Deductible per auto \$ _____
44. Blanket Collision (total for all listed locations) Limit \$ _____
45. Interests covered: (check all those that apply) Your interest in covered "autos" you own Your interest only in financed covered "autos" Your interest and the interest of any creditor named as loss payee All interests in any "auto" not owned by you or any creditor while in your possession on consignment.

Fire Legal:

46. Limit of Liability: \$50,000 \$100,000 \$200,000 \$300,000 \$400,000 \$500,000

False Pretense:

47. Limit of Insurance: \$25,000 with \$50,000 aggregate \$50,000 with \$100,000 aggregate
 \$100,000 with \$100,000 aggregate
- a. Confirm weekly inventory control procedures in place. Yes No

Broadened Coverage:

48. Limits of Insurance \$ _____
Personal Injury and Advertising Injury \$ _____
Fire Legal \$ _____

Drive Other Car Coverage:

49. Limits of Insurance \$ _____
- a. Are there any autos titled in your name? Yes No
- b. List individuals who are being provided this coverage

Name	Date of Birth	License #	Relationship to Insured i.e., Spouse, Corp. Officer

50. Building and Personal Property. Yes No If Yes, please complete and attach an Acord Property Application.

51. List any Additional Insureds to be named and advise what their interest is in this operation.
- _____
- _____

Section VII - Signatures

I declare to the best of my knowledge that all statements herein are true and no material facts have been suppressed or misstated. I am also aware that my operation may be inspected by the insurance company.

Applicant's Signature/Title _____

Date _____

Witness _____

Date

Producer:

- Are you personally familiar with this Applicant's operations? Yes No
Did your office control this risk in the past year? Yes No

Producer's Name _____ Telephone Number _____

Producer's Signature _____

Address _____

Date _____

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be subject to civil or criminal penalties.