



GARAGE APPLICATION

Agent Information

General Agency: _____ Retail Agency: _____
 Agent Name: _____ Agent Name: _____
 Phone Number: _____ Phone Number: _____

Applicant Information

Applicant's Name: _____
 Mailing Address: _____ City: _____
 County: _____ State: _____ Zip: _____ Phone: _____
 Business Trade Name: _____
 Business Legal Entity: Individual Partnership Limited Liability Corporation Corporation Other
 Business Description: _____
 Is your business mobile in nature? Yes No Website: _____
 Requested Dates: Effective: _____ Expiration: _____ Years in Business: _____
 Years of Experience: _____

Locations where you conduct Garage Operations:

Do these locations belong to your business entity? Yes No

Loc. #	Address	City	County	State	Zip
1.					
2.					
3.					

Insurance Information:

Mark Box if no prior insurance

Prior Carrier	Effective Date	Expiration Date	Policy Premium

Applicant Information

Vehicle Section

By percentage indicate the types of vehicle sold or serviced in your garage operations. Percentage needs to equal 100% for each column.

Type	Repair %	Sales %
Private passenger, SUVs, pick-up trucks and vans		
Autonomous autos (Self driving autos)		
All-Terrain Vehicles including dirt bikes		
Antique or Classic autos typically over 30 years old		
Bucket, boom trucks or cranes		
Busses, motor coaches		
Emergency vehicles (ambulance, police, fire)**		
Equipment (agricultural, farm, construction, forklifts, etc.)**		
Golf carts		
Motorcycles / Scooters		
Mobile Homes		
Racing autos		
Recreational Vehicles, Motorhomes**		
Refrigerated autos		
Sports cars / High performance		
Trucks, tractors and semi-trailers (greater than 26,000 gross vehicle weight)**		
Utility Trailers		
Watercraft		
Any type that has been modified for the physically impaired		
Total:		

** Requires completion of Supplemental Application

Dealer Section

8. What type of dealer license do you hold? Retail Wholesale
 Dealer license #: _____ State: _____
9. Do you sell New autos? Yes No Used autos? Yes No
 New auto sales % _____ Used auto sales % _____
10. What percent of your auto sales are: Retail auto sales % _____ Consigned auto sales % _____
 Wholesale auto sales % _____ Salvage title % _____
- 10a. If salvage titles, do you operate a salvage lot? Yes No
 Requires completion of Supplemental Application
- 10b. If consignment sales do you have a consignment agreement? Yes No
11. Do you hold or conduct auto auctions? Yes No
 Requires completion of Supplemental Application

12. Number of dealer plates _____ Any other types of plates? Yes No
 Type: _____ Number: _____

13. Where are your plates stored? _____

14. Do you buy or sell vehicles via the internet? Yes No If Yes, what % _____

15. How many autos do you sell a year? _____

16. Please provide value and number of autos stored at your location:

(Mandatory for physical damage coverage.)

Location	Maximum value of all autos	Average value per auto	Maximum value per auto	Average # of autos	Maximum # of autos
1.					
2.					
3.					

Describe the theft protection for each location listed above:

1. _____
2. _____
3. _____

17. Do you store autos anywhere besides the locations listed above? Yes No

If Yes, where: _____ For what period of time? _____

Address	City	County	State	Zip	Reason

18. Describe your key controls:

a. During business hours: _____

b. After business hours: _____

Are keys left in or upon a vehicle at any time? Yes No

19. Do you transfer title: At time of sale? Yes No When state transfers title? Yes No

When auto is paid in full? Yes No Other? Yes No

Explain other: _____

20. Where do you purchase your autos? _____

21. Do you purchase autos over 300 road miles away from your sales lot? Yes No

If Yes, how many times a year? _____ What is the furthest distance? _____

22. Who transports the autos to your lot? Yourself/employees Contract drivers Transport company
 Other _____
 If Contract drivers or transport co, do they carry their own insurance? Yes No
23. Do you pick up or deliver autos not owned by you? Yes No
 If Yes, please explain:

24. Do you repossess autos for yourself? Yes No For others? Yes No
25. Do you export or ship autos to other countries? Yes No
26. Do you loan or lease vehicles? Yes No
 a. If Yes, for what purpose? _____
27. Test drives:
 Do you always obtain a copy of the customers' driver's license? Yes No
 Do you always obtain proof of insurance? Yes No
 Do you always ride along? Yes No
 Explain all no answers:

 Do you allow overnight test drives? Yes No

Non Dealer Section

List the percentage of the type of work you do. Percentages must equal 100%.

Type of Work	Percent
Auto booting	
Auto conversion (any type)	
*Auto maintenance and repair	
Auto transport	
Brakes	
Body work	
Dismantling**	
Electrical, including alarm and stereo	
Ignition Interlock Systems (Breathalyzer)	
Frame work – see question #30	
Glass installation/repair/tint	
Hitch Installation: Bolt on % Weld %	
Hydraulics – see question #31	
Lift kit installation	
Oil and lube	

Type of Work	Percent
Painting/Clear coating	
Performance enhancements	
Repossession	
Self-parking	
Storage/Impound	
Suspension (not lift kits)	
Wash/Detail	
Tires – New sales/service/ installation	
Tires – Used sales/service/ installation	
Towing for hire**	
Upholstery	
Valet parking**	
Wrecker service**	
Other:	
Other:	

*Auto maintenance and repair includes: Replacement of standard auto parts, battery changes, belt/hose replacement, engine repair, mufflers, radiator, tire rotation, tune ups.
 ** Requires completion of Supplemental Application.

41. Describe your key controls:
 a. During business hours: _____
 b. After business hours: _____
 Are keys left in or upon a vehicle at any time? Yes No

Coverage Requested

Garage Liability

Limits: Each Accident: _____ Aggregate: _____ Deductible: _____

Dealers Physical Damage (Wind, hail and flood restrictions may apply depending on state)

Coverage: Specified causes of loss & Collision Comprehensive & Collision
 Limits: Per Vehicle: _____
 Total lot limit each location: 1. _____ 2. _____ 3. _____
 Deductibles: Specified causes of loss, or Comprehensive: _____ Collision: _____

Dealers Errors and Omissions

Truth in Lending - \$25,000 Title - \$25,000 Federal Odometer - \$25,000

Garagekeepers (Wind, hail and flood restrictions may apply depending on state)

Basis: Legal liability Direct primary Direct excess
 Coverage: Specified causes of loss & Collision Comprehensive & Collision
 Limits: Per Vehicle: _____
 Total lot limit each location: 1. _____ 2. _____ 3. _____
 Deductibles: Specified causes of loss, or Comprehensive: _____ Collision: _____

In-tow – Must have Garagekeepers

Autos used for towing (Per vehicle limit, coverage and deductible are the same as Garagekeepers)

	Year	Make	Model	Vehicle Identification #	Tow Capacity - # of autos	Cost / ACV	Vehicle Type / Use
1.							
2.							
3.							
4.							
5.							

Scheduled Auto Coverage

Applies to all scheduled autos if selected (subject to state restrictions)

Liability – limits same as Garage Liability Deductible: _____
 Uninsured Motorists / Underinsured Motorists Personal Injury Protection

Auto Medical Payments applies if selected below

Physical Damage – Applies to scheduled autos that have a Cost or ACV listed

Specified causes of loss & Collision Comprehensive & Collision
 Deductibles: Specified causes of loss, or Comprehensive: _____ Collision: _____

APPLICANT FRAUD WARNINGS

NOTICE TO ARKANSAS APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO COLORADO APPLICANTS: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

NOTICE TO FLORIDA APPLICANTS: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

NOTICE TO KANSAS APPLICANTS: A "fraudulent insurance act" means an act committed by any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.

NOTICE TO KENTUCKY APPLICANTS: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

NOTICE TO LOUISIANA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO MAINE APPLICANTS: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or denial of insurance benefits.

NOTICE TO MARYLAND APPLICANTS: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO NEW JERSEY APPLICANTS: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

NOTICE TO NEW MEXICO APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

NOTICE TO OHIO APPLICANTS: 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 is guilty of insurance fraud.

NOTICE TO OKLAHOMA APPLICANTS: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

NOTICE TO PENNSYLVANIA APPLICANTS: All Commercial Insurance, Except As Provided for Automobile Insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Automobile Insurance: Any person who knowingly and with intent to injure or defraud any insurer files an application or claim containing any false, incomplete or misleading information shall, upon conviction, be subject to imprisonment for up to seven years and the payment of a fine of up to \$15,000.

NOTICE TO PUERTO RICO APPLICANTS: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

NOTICE TO RHODE ISLAND APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO TENNESSEE APPLICANTS: All Commercial Insurance, Except As Provided for Workers' Compensation It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Workers' Compensation: It is a crime to knowingly provide false, incomplete or misleading information to any party to a workers' compensation transaction for the purpose of committing fraud. Penalties include imprisonment, fines and denial of insurance benefits.

NOTICE TO UTAH APPLICANTS: Workers' Compensation: Any person who knowingly presents false or fraudulent underwriting information, files or causes to be filed a false or fraudulent claim for disability compensation or medical benefits, or submits a false or fraudulent report or billing for health care fees or other professional services is guilty of a crime and may be subject to fines and confinement in state prison.

NOTICE TO VIRGINIA APPLICANTS: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

NOTICE TO WASHINGTON APPLICANTS: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

NOTICE TO WEST VIRGINIA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO ALL OTHER STATES: Any person who knowingly and willfully presents false information in an application for insurance may be guilty of insurance fraud and subject to fines and confinement in prison. (In Oregon, the aforementioned actions may constitute a fraudulent insurance act which may be a crime and may subject the person to penalties).

NOTICE TO NEW YORK APPLICANTS: General: All applications for commercial insurance, other than automobile insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

All applications for automobile insurance and all claim forms: Any person who knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation.

Fire: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime.

The proposed insured affirms that the foregoing information is true and agrees that these applications shall constitute a part of any policy issued whether attached or not and that any willful concealment or misrepresentation of a material fact or circumstances shall be grounds to rescind the insurance policy.

I hereby certify that all information is accurate to the best of my knowledge.

Applicant Signature: _____ Date: _____

Producer Signature: _____ Date: _____



TOWING OPERATIONS SUPPLEMENTAL APPLICATION

(Complete in addition to the full Garage Application)

Agent Information

Applicant's Name: _____
 Mailing address: _____ City: _____
 County: _____ State: _____ Zip: _____ Phone: _____
 Website: _____ Email: _____
 Business trade name: _____
 Business legal entity: Individual Partnership Limited Liability Corporation Corporation Other
 Business description: _____

Key Definitions (For purposes of this application)

For Hire Towing:	The towing of an auto from the point of pick up to a destination other than your location, where you conduct garage operations. Typically for disabled or illegally parked autos. Usually on police or city rotation.
Not For Hire Towing:	The towing of a customer's auto from the point of pick up to your location, where you conduct garage operations. The towing is done as service to your customers.
Transport Towing:	The towing of an auto from the point of pick up to a destination other than your location, where you conduct garage operations. The purpose is to move autos that are not disabled as requested by a third party. Generally a delivery service for autos. For example, moving autos from an auction to an auto dealership at the request of the dealership.
Garage Operations:	Your business of selling, servicing, repairing, parking or storing autos and the ownership, maintenance or use of those autos at your location.

Business Information

Type of Work	Percent
*Auto maintenance and repair at shop	
*Auto maintenance and repair roadside/mobile	
Auto sales	
Auto storage	
Body work	
For hire towing**	

Type of Work	Percent
Not for hire towing**	
Oil and Lube	
Tires – New sales/service/installation	
Tires – Used sales/service/installation	
Transport towing**	
Other:	

*Auto maintenance and repair includes: Replacement of standard auto parts, battery changes, belt/hose replacement, engine repair, mufflers, radiator, tire rotation, tune ups.

** See definition on this page.

1. What is your total annual revenue? _____
2. Of your total annual revenue what percentage comes from:
 For hire towing: _____ Not for hire towing: _____ Transport towing: _____
 Garage operations: _____ Other: _____
 Explain other: _____
3. What percentage of your tows are for:
 Illegally parked autos: _____ Auto accidents: _____ Your garage operations: _____
 Third party requests: _____ Disabled autos: _____ Other: _____
 Explain other: _____
4. Are you on a police or municipality rotation? Yes No
5. Do you operate a storage lot? Yes No
 If you do, how many spots are available for storage? _____
 Is the lot completely fenced? Yes No
6. Do you operate out of a commercial facility bearing your business name? Yes No
7. Do you perform "piggy backing" tows? Yes No

Vehicle Information

Type	Repair %	Sales %
Private passenger, SUVs, pick-up trucks and vans		
Medium Trucks (10,001 – 26,000 GVW)		
Heavy Trucks (26,000 – 45,000 GVW)		
Extra Heavy Trucks (over 45,000 GVW)		
Logging Trucks/Trailers		
Tanker Trucks/Trailers		
Refrigerated Trucks/Trailers		
Bucket/Boom trucks		
Cranes		
Trailers		
Busses, motor coaches		
Equipment (Land motor vehicles such as agricultural, farm, construction, forklifts, etc.)		
Equipment (Other than land motor vehicles)***		
Total:		

*** Explain answers in comments section.

Comments:

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All applications for automobile insurance and all claim forms: Any person who knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation.

Fire: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime.

The proposed insured affirms that the foregoing information is true and agrees that these applications shall constitute a part of any policy issued whether attached or not and that any willful concealment or misrepresentation of a material fact or circumstances shall be grounds to rescind the insurance policy.

I hereby certify that all information is accurate to the best of my knowledge.

Applicant Signature: _____ Date: _____

Producer Signature: _____ Date: _____