

Truck Application

COLUMBIA INSURANCE COMPANY
 NATIONAL INDEMNITY COMPANY
 NATIONAL FIRE & MARINE INSURANCE COMPANY
 NATIONAL LIABILITY & FIRE INSURANCE COMPANY
 NATIONAL INDEMNITY COMPANY OF THE SOUTH
 NATIONAL INDEMNITY COMPANY OF MID-AMERICA



**Surplus
 Insurance
 Brokers
 Agency Inc**

Call 800-342-5706
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 P O Box 749, South Bend IN 46624-0749

Policy Term From: _____ To: _____

1. Name (and "dba") _____
 Individual/Proprietorship Partnership Corporation Other Business phone number _____
2. Mailing address _____ City _____ State _____ Zip _____
3. Premises address _____ City _____ State _____ Zip _____
4. Person to contact for inspection (name and phone number) _____
5. Have you ever had insurance with one of the companies listed at the top of this page? Yes No
 If yes, policy number(s) _____ Effective date(s) _____

DESCRIPTION OF OPERATIONS

6. Describe business _____
 Years experience _____ New Venture? Yes No If you are a tow truck operation, do you do repossessions? Yes No
7. Is this your primary business? Yes No If no, explain _____
 Seasonal? Yes No
8. Have you ever filed for bankruptcy? Yes No If yes, when _____ Explain _____
9. Gross receipts last year _____ Estimate for coming year _____ Business for sale? Yes No
10. Do you operate in more than one state? Yes No If yes, list states _____
11. Do you haul for hire? Yes No Show largest cities entered _____
12. Do you operate over a regular route? Yes No If yes, show towns operated between _____
13. Are you a common carrier? Yes No Are you a contract hauler? Yes No If yes, for whom _____
14. List all types of cargo hauled _____
15. Do you haul any hazardous or extra hazardous substances or materials as defined by EPA? Yes No If yes, provide complete listing identifying all material(s) and/or chemical content _____
16. Do you haul your own cargo exclusively? Yes No If not, who owns it? _____
17. Do you pull double trailers? Yes No Triple trailers? Yes No
18. Do you rent or lease your vehicles to others? Yes No If yes, attach copy of rental or lease agreement form used.
19. Do you hire any vehicles? Yes No Complete Hired and Non-Owned Supplemental Questionnaire if coverage is desired.

LIABILITY COVERAGE — Complete for desired coverages by indicating limits of insurance.						
LIABILITY				Medical Payments	Personal Injury Protection (where applicable)	IF PHYSICAL DAMAGE COVERAGE DESIRED, REFER TO FOLLOWING PAGE. IF IN-TOW COVERAGE DESIRED, COMPLETE TOW TRUCK SUPPLEMENT. HIRED, NON-OWNED - M-4055.
Combined Single Limit BI & PD	Split Limits					
	Bodily Injury		Property Damage			
	Per Person	Per Accident	Per Accident			

UNINSURED MOTORIST COVERAGE			
Single Limit	Split Limits		
	Bodily Injury		Property Damage
	Per Person	Per Accident	Per Accident

UNDERINSURED MOTORIST COVERAGE		
Single Limit	Split Limits	
	Bodily Injury	
	Per Person	Per Accident

DRIVER INFORMATION — If additional space is needed, attach separate listing.

Driver's Name	Date of Birth	Driver's Licenses				Experience	
		State	Number	Class/Type (i.e. CDL)	Years Licensed (in class/type)	Type of Unit (bus, van, truck, tractor, etc.)	No. of Years
1.							
2.							
3.							
4.							
5.							

DRIVER INFORMATION (Continued) – If additional space is needed, attach separate listing.

No. Years Previous Commercial Driving Experience	Date of Hire	Accidents and Minor Moving Traffic Violations in Past 5 Years				Major Convictions (DWI/DUI, hit & run, manslaughter, reckless, driving while suspended/revoked, speed contest, other felony)		Employee (E) Ind. Cont. (IC) Owner/Op. (O/O) Franchisee (F)
		No. of Accidents	Date(s)	No. of Violations	Date(s)	Describe Conviction	Date(s)	
1.								
2.								
3.								
4.								
5.								

PLEASE ATTACH DETAILED EXPLANATION OF ACCIDENTS LISTED ABOVE.

20. Are drivers covered by workers compensation? Yes No If yes, name of carrier _____
21. Minimum years driving experience required _____ Are vehicles owner-driven only? Yes No
22. Are drivers ever allowed to take vehicles home at night? Yes No If yes, will family members drive? Yes No
23. Do you order MVRs on all drivers prior to hiring? Yes No Driver's maximum driving hours ____ daily ____ weekly
24. Do you agree to report all newly hired operators? Yes No
25. What is the basis for driver(s) pay? Hourly Trip Mileage Other, explain _____

SCHEDULE OF AUTOS/VEHICLES – Describe all vehicles for which application is made for insurance.

Veh. No.	Model Year	Vehicle Make & Model	Body Type (truck, tractor, trailer, etc.)	Full Vehicle Identification Number	Gross Vehicle Weight (GVW)	Total # of Rear Axles	Principal Garaging Location (city & state)	Radius of Operation	Annual Mileage Per Vehicle	(A) Anti-Lock Brakes, (B) Air Bags
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										

26. Will lessor be added as additional insured? Yes No If yes, give name and address of lessor for each vehicle _____
27. Number of Vehicles Owned: Pick-Ups _____ Trucks _____ Tractors _____ Semi-Trailers _____ Trailers _____ Pup Trailers _____
28. Number of Vehicles Leased: Pick-Ups _____ Trucks _____ Tractors _____ Semi-Trailers _____ Trailers _____ Pup Trailers _____

PHYSICAL DAMAGE COVERAGE – Complete spaces below in detail for each respective auto/vehicle described above.

Veh. No.	Date Purchased	Cost When Purchased	Current Stated Value (excluding permanently attached equipment)	Value of Permanently Attached Special Equipment	Total Stated Amount to be Insured	Physical Damage Deductible		Cargo Limit of Insurance
						<input type="checkbox"/> Comprehensive <input type="checkbox"/> Spec. C of Loss	Collision	
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								

29. Any loss payees? Yes No If yes, give name and address of mortgagee/loss payee for each vehicle _____

LOSS EXPERIENCE — Provide prior insurance carriers information for past full three years.

Policy Term		Insurance Company Name	No. of Motor Powered Vehicles	No. of Accidents	Premium		Total Amount Claims Paid & Reserves			
From	To				Liab	Phys Dam	BI	PD	Comp/Coll	Other
/ /	/ /									
/ /	/ /									
/ /	/ /									

30. Is any applicant aware of any facts or past incidents, circumstances or situations which could give rise to a claim under the insurance coverage sought in this application? Yes No If yes, provide complete details _____
31. Have you ever been declined, cancelled or non-renewed for this kind of insurance? Yes No If yes, date and why _____

CARGO INFORMATION — 100% co-insurance clause applies. Use Tow Truck Supplement for in-tow/on hook coverage.

PREVIOUS CARGO CARRIER AND LOSS EXPERIENCE (list for the past three years with most recent carrier first.)

Policy Term		Company & Policy Number	Premium	Number of Claims	Cause of Loss	Amount Paid	Reserves
From	To						
/ /	/ /						
/ /	/ /						
/ /	/ /						

Describe Cargo Hauled	% of Hauling	Maximum Value	Average Value	Limit of Insurance	Deductible
				SEE PHYSICAL DAMAGE COVERAGE SECTION	<input type="checkbox"/> \$500
					<input type="checkbox"/> \$1,000
					<input type="checkbox"/> \$2,500
					<input type="checkbox"/> Other _____

If applicant hauls double wide mobile homes, limit of insurance must be equal to the value of both sides combined to satisfy co-insurance. Amount of insurance on each truck should equal maximum load carried.

32. Select Type of Cargo Coverage Desired: Named Perils or Broad Form
33. Additional Coverage Options (additional premium may apply): Additional Insured Endorsement (Lessee) Loading and Unloading Coverage
 Earned Freight Coverage Refrigeration Breakdown Coverage Hired Car Cargo Coverage Exclude Theft Coverage

FILING INFORMATION

34. Is an FHWA filing required? Yes No If yes, MC number _____
 Common Contract Broker Do you require FHWA cargo filing? Yes No
35. If you hold a broker's license, identify name filed with FHWA, FHWA docket no. and receipts from brokerage operations _____
36. If you are an interstate regulated carrier, identify your registration or base state _____
37. Is an intrastate filing needed? Yes No If yes, show state and permit number _____
 List states for which insured requires CARGO FILINGS (check name on permits) _____
38. Show exact name and address in which permits are issued _____
39. Is MCS 90 endorsement needed? Yes No
40. Is our policy to cover all vehicles owned, operated or under lease to applicant? Yes No If no, explain _____
41. Are oversize/overweight commodities hauled? Yes No If filing required, show states _____
 Are escort vehicles towed on return trips? Yes No
42. Does your authority allow for transportation of hazardous commodities? Yes No
43. Do you allow others to haul hazardous commodities under your authority? Yes No
44. Have you ever changed your operating name? Yes No Do you operate under any other name? Yes No
45. Do you operate as a subsidiary of another company? Yes No
46. Do you own or manage any other transportation operations that are not covered? Yes No
47. Do you lease your authority? Yes No Do you appoint agents or hire independent contractors to operate on your behalf? Yes No
48. Have you purchased, sold or applied for authority over the past 3 years? Yes No
49. Have you ever lost or had authority withdrawn, or have you been/are under probation by any regulatory authority (FHWA, PUC, etc.)? Yes No
50. Is evidence/certificate(s) of coverage required? Yes No
51. Please explain any "yes" answer to Questions 44 through 50 _____

52. Do you have agreements with other carriers for the interchange of equipment or transportation of loads? Yes No
 If yes, attach a copy of current agreements and complete the following:
 (a) With whom has such agreement(s) been made? _____
 (b) Do the parties named in (a) carry automobile liability insurance? Yes No
 If yes, name of insurance company and limits of liability (bodily injury & property damage) _____
 (c) Under whose permit does each of the parties to the agreement(s) operate? _____
 (d) Is there a Hold Harmless in the agreement(s)? Yes No
53. Do you barter, hire or lease any vehicles? Yes No If yes, explain _____

MUST BE SIGNED BY THE APPLICANT PERSONALLY

No coverage is bound until the Company advises the Applicant or its representative that a policy will be issued and then only as of the policy effective date and in accordance with all policy terms. The Applicant acknowledges that the **Applicant's Representative named below is acting as Applicant's agent and not on behalf of the Company. The Applicant's Representative has no authority to bind coverage, may not accept any funds for the Company, and may not modify or interpret the terms of the policy.**

The Applicant agrees that the foregoing statements and answers are true and correct. The Applicant requests the Company to rely on its statements and answers in issuing any policy or subsequent renewal. The Applicant agrees that if its statements and answers are materially false, the Company may rescind any policy or subsequent renewal it may issue.

If any jurisdiction in which the Applicant intends to operate or the Federal Highway Administration requires a special endorsement to be attached to the policy which increases the Company's liability, the Applicant agrees to reimburse the Company in accordance with the terms of that endorsement.

The Applicant agrees that any inspection of autos, vehicles, equipment, premises, operations, or inspection of any other matter relating to insurance that may be provided by the Company, is made for the use and benefit of the Company only, and is not to be relied upon by the Applicant or any other party in any respect.

The Applicant understands that an inquiry may be made into the character, finances, driving records, and other personal and business background information the Company deems necessary in determining whether to bind or maintain coverage. Upon written request, additional information will be provided to the Applicant regarding any investigation.

The Applicant represents that she/he has completed all relevant sections of this Application prior to execution and that the Applicant has personally signed below (or if Applicant is a Corporation, a corporate officer has signed below).

Will premium be financed? Yes No If yes, with whom _____

Witness Applicant's Signature Date

TO BE COMPLETED BY APPLICANT'S REPRESENTATIVE

Is this direct business to your office? _____ If not, explain _____

Is this new business to your office? _____ If not, how long have you had the account? _____

How long have you known applicant? _____

REQUEST TO COMPANY GENERAL AGENT:

Please quote Please bind at earliest possible date and issue policy

Please issue policy effective _____ Coverage was bound by _____
(Time and Date Bound by General Agent) (Name of Person in Company General Agency's Office Binding Coverage)

Applicant's Representative's Name and Address Phone No.

INDIANA NOTICE: UNINSURED & UNDERINSURED MOTORIST COVERAGE

Uninsured Motorist Insurance provides you with protection in the event you are in an accident, through no fault of your own, with another vehicle which was not insured at the time of the accident. Section 27-7-5-2 of the Indiana Code requires an insurer to offer Uninsured Motorist Coverage in connection with the issuance of a commercial liability policy at limits up to your policy Bodily Injury Liability Coverage limits, and not less than the Indiana Financial Responsibility limits. Uninsured Motorist Coverage may be rejected. You may purchase Property Damage for Uninsured Motorist Coverage only if you have purchased Bodily Injury Uninsured Motorist Coverage. This Coverage is subject to either a \$300 per occurrence deductible or no deductible and may be purchased at any limits up to your policy Property Damage Liability Coverage limits.

Underinsured Motorist Insurance provides you with protection in the event you are in an accident, through no fault of your own, with another vehicle which was insured at the time of the accident but afforded limits of liability lower than the limits afforded by your Underinsured Motorist Coverage limits. Section 27-7-5-2 of the Indiana Code requires an insurer to offer Underinsured Motorist Coverage in connection with the issuance of a commercial liability policy at limits equal to your policy Bodily Injury Liability Coverage limits and not less than the Indiana Financial Responsibility limits. Underinsured Motorist Coverage may be rejected.

The options that you requested for Uninsured and Underinsured Motorist Coverage are reproduced below. **These options determined your policy premium, but you may change them. Changing these options may result in changes to your premium.** To make changes contact your agent. Then sign and date this form as acknowledgement of your selections.

The effective date of these selections is the inception date of the policy unless another date is listed: _____

UNINSURED MOTORIST COVERAGE limits:

- Rejection of Uninsured Motorist Coverage
- Split Limits:
 - \$ _____ Bodily Injury per person
 - \$ _____ Bodily Injury per accident
- Combined Single Limit:
 - \$ _____ per accident


Uninsured Motorist Property Damage Coverage:

- Reject Uninsured Motorist Property Damage Coverage
 - Include Uninsured Motorist Property Damage Coverage in the Combined Single Limit listed above
 - \$ _____ Uninsured Motorist Property Damage per accident
- Uninsured Motorist Property Damage Coverage Deductible: \$300 Deductible No Deductible

UNDERINSURED MOTORIST COVERAGE limits:

- Rejection of Underinsured Motorist Coverage
- Split Limits (Bodily Injury only):
 - \$ _____ Bodily Injury per person
 - \$ _____ Bodily Injury per accident
- Combined Single Limit (Bodily Injury only):
 - \$ _____ Bodily Injury per accident

 _____
Date Signed

 _____
Signature of Named Insured (Representing all Insureds)

Until you advise us otherwise in writing, your choice, as indicated above, will continue regardless of any addition or change in auto coverage on your current policy or addition of any scheduled autos and will be carried forward on all future renewal policies without additional notice.

Tow Truck Supplement



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**This Supplement is a part of the Application and will be relied upon
by the Company as an integral part of the Application.**

IN TOW COVERAGE (to provide coverage on non-owned autos* towed by rollbacks or wreckers)

- 1) Limit per Vehicle \$ _____ Deductible per Auto: 500 1,000 Other _____
- 2) Number of Scheduled Tow Trucks _____
- 3) Are tractor/trailer combinations towed? Yes No
- 4) Maximum # of Units (including trailers) Towed/Hauled by Any One Power Unit _____

*If hauling owned units, cargo applies.

STORAGE LOCATION (specified causes of loss and collision)

- 1) Limit of Liability per Location \$ _____ Deductible per Auto: 500 1,000 Other _____
- 2) Number of Locations _____
- 3) Maximum Number of Customers' Autos Stored _____
- 4) Maximum Limit of Any One Covered Auto \$ _____
- 5) Are customers' cars stored overnight? Yes No
- 6) Is yard fenced and lighted? Yes No
- 7) Where are keys to customers' cars kept? _____

AUTO REPOSSESSORS (only fill out if repossessions are performed)

- 1) What % of Towing Operation Involves Repossession _____ %
- 2) How are vehicles repossessed? Describe procedure in detail:

- 3) Are any vehicles driven away? Yes No If yes, list # of repo plates and plate number _____
List drivers _____
Is physical damage coverage requested on vehicles driven away? Yes No Limit \$ _____
Deductible per Auto: 500 1,000 Other _____
- 4) Are any independent contractors/subcontractors used? Yes No
- 5) How many vehicles did you repo last year? By Tow Truck _____ By Drive-Away _____ Subcontractor _____
- 6) Estimate % of Repos that are:
Private Passenger Autos _____ %
Light Commercial Trucks _____ %
Heavy Commercial Trucks _____ %
Commercial Trailers _____ %
Other (describe) _____ %
100 %
- 7) Estimate % of Repos that are: Voluntary _____ % Involuntary _____ %
- 8) Does applicant or any employees carry firearms? Yes No
- 9) Are police notified? Yes No Do they ever accompany you on a repossession? Yes No
If yes, before or after the fact? _____
- 10) List primary customers for which you repossess:

