



BY COMPLETING THIS APPLICATION, THE APPLICANT IS APPLYING FOR COVERAGE WITH EITHER **COLONY INSURANCE COMPANY** OR **COLONY SPECIALTY INSURANCE COMPANY**, AN AUTHORIZED SURPLUS LINES INSURER OR **ARGONAUT INSURANCE COMPANY** OR **ARGONAUT MIDWEST INSURANCE COMPANY**, A LICENSED INSURER.

**APPLICANT INFORMATION**

Policy Period Requested: From \_\_\_\_\_ To \_\_\_\_\_

Business Trade Name \_\_\_\_\_

Business Entity:  Individual  Partnership  Corporation  LLC  Other \_\_\_\_\_

Mailing Address \_\_\_\_\_ City \_\_\_\_\_

County \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ Phone \_\_\_\_\_

What is your **Website address**? <http://www.> \_\_\_\_\_

Inspection Contact Person and Phone # \_\_\_\_\_

Years this business entity has been **in operation**\*: \_\_\_\_\_ Years of Experience in this field\*: \_\_\_\_\_

**\*If less than three (3) years in business or in business with no prior insurance coverage, explain in detail prior relevant experience and any Specialized Training or Certification:**

Description of Operations: \_\_\_\_\_

**GENERAL UNDERWRITING INFORMATION**

1. Total gross receipts for: Service/Repair: \$ \_\_\_\_\_ Dealers Sales: \$ \_\_\_\_\_

2. Please provide a breakdown of operations. **\*Additional Questionnaire required if 10% or more**

|  | Service/Repair | Sales |
|--|----------------|-------|
| Private Passenger Autos (SUVs, Pick-ups and Vans)                | %              | %     |
| *Antique/Classic Auto  | %              | %     |
| Autonomous Vehicle   | %              | %     |
| *Boats   | %              | %     |
| *Commercial Vehicles (Heavy Trucks and Trailers, Bus, Equipment) | %              | %     |
| *Emergency Vehicles  | %              | %     |
| *Golf Carts  | %              | %     |
| *Mobility Vehicles   | %              | %     |
| *Motorcycle and Off-Road Vehicles                                | %              | %     |
| Parking Lots/Structures/Carousels – Self Parking                 | %              |       |
| *RVs (Motorhomes and Camping Trailers)                           | %              | %     |
| *Salvage - Private Passenger Autos (SUVs, Pick-ups and Vans)     | %              | %     |
| *Salvage - Other Vehicle Types (Applies to location(s): _____)   | %              | %     |
| *Storage Facilities/Lots   | %              |       |
| *Towing Operators  | %              |       |
| Utility Trailers   | %              | %     |
| *Valet Parking   | %              |       |
| Other (describe):  | %              | %     |
| Grand Total (Must Total 100%):                                   |                | %     |



5. Locations where you conduct Garage Operations (with Zip Code) 100% Mobile?

|    |  |  |                          |
|----|--|--|--------------------------|
| 1) |  | Same as Mailing <input type="checkbox"/> | <input type="checkbox"/> |
| 2) |  |  | <input type="checkbox"/> |
| 3) |  |  | <input type="checkbox"/> |
| 4) |  |  | <input type="checkbox"/> |

6. Prior Carrier Information (**Must be completed unless New Venture**): New Venture:  No Prior Insurance:

|                 | Policy Year | Premium |
|-----------------|-------------|---------|
| Current Carrier |             | \$      |
| Prior Carrier   |             | \$      |
| Prior Carrier   |             | \$      |

7. Loss History for three (3) Years (**Must be completed unless New Venture**):

No Known Losses     Losses Reported in last thirty-six (36) months (Attached loss runs or complete details below)

| Date of Loss | Amount | Description of Loss |
|--------------|--------|---------------------|
|              | \$     |                     |
|              | \$     |                     |
|              | \$     |                     |

8. In the past three (3) years, have you ever had insurance for this type of operation cancelled, declined or the policy renewal refused? (**Missouri Applicants - Do not answer this question**)  Yes  No

If "Yes", explain:

9. Do any owners of this business have an ownership interest in or operate any other businesses?  Yes  No

- a. Provide full legal business name(s): \_\_\_\_\_
- b. Entity Type:  Individual     Partnership     Corporation     LLC     Other \_\_\_\_\_
- c. Provide full Physical Address(es): \_\_\_\_\_
- d. Describe the operations of the business(es): \_\_\_\_\_
- e. What is the relationship to the business we are being asked to insure? \_\_\_\_\_
- f. Do you share any employees between these businesses (not including owners)?  Yes  No
- g. Do you have Liability insurance elsewhere for your other business(es)?  Yes  No

10. Do you rent any space at this location to anyone?  Yes  No

If "Yes":

- a. Describe occupancy: \_\_\_\_\_
- b. Do renters carry their own insurance?  Yes  No

11. Are vehicles loaned to customers?  Yes  No

If "Yes":

- a. Is there a contract agreement for loaned vehicles?  Yes  No
- b. Do you get a copy of the driver's license?  Yes  No
- c. Do you verify that the customer has auto insurance?  Yes  No
- d. What is the minimum age? \_\_\_\_\_

12. Are firearms kept on the premises?  Yes  No

13. Do you conduct towing operations?  Yes  No

If "Yes", do you tow for hire?  Yes  No

14. Do you have any Transporter or Repairer Plates (**do NOT include Dealer plates**)?  Yes  No

If "yes",

- a. How many do you have? \_\_\_\_\_
- b. How are they used? \_\_\_\_\_
- c. Provide plate numbers: \_\_\_\_\_

15. Do you lease, rent or loan Dealer, Transporter, or any other type of plates?  Yes  No

16. Do you lease or rent vehicles?  Yes  No

a. If "Yes", are the leasing or rental operations covered elsewhere?  Yes  No

Provide carrier name, policy number and policy dates: \_\_\_\_\_

17. Related Operations – Incidental to Garage Operations – **COMPLETE IF YOU HAVE ANY OF THESE EXPOSURES**

| Related Operations Class   | Class Description   | Rating Basis          |    |
|--|---|-----------------------|----|
|  |   |                       |    |
| Auctions – Other Than Auto   | Auction of items that are not autos   | Payroll               | \$ |
| Auto Parts & Supplies  | Uninstalled parts and accessory sales   | Gross Receipts        | \$ |
| Car Wash – Self Service  | Customers Drive Through or Spray Wash Bay   | Gross Receipts        | \$ |
| Concessionaires  | Food & Drink Snack Bars, typically Auctions   | Gross Receipts        | \$ |
| Gas Sales – Self Service   | Customers pump the gas  | Annual # Gallons Sold |    |
| Glass Shops  | Building glass installation   | Gross Receipts        | \$ |
| Grocery Stores   | Mini-Mart in your garage location<br>Is alcohol sold? Yes ____ No ____              | Gross Receipts        | \$ |
| Lessor's Risk – Building or Premises <u>at insured location</u>                                      | You are the Landlord<br>Usage: Commercial ____ Residential ____                     | Area in Square Feet   |    |
| LPG Sales  | Incidental Sales  | Annual # Gallons Sold |    |
| Machine Shops  | For machining work done for other garages   | Payroll               | \$ |
| Manufacturing / Assembly: Vehicle Assembly, Non-Operating Parts, Camper Bodies, Truck Beds, Trailers | Describe operations in detail:  | Gross Receipts        | \$ |
| Metal Recycling  | For recycling scrap or other metal – Not Auto                                       | Gross Receipts        | \$ |
| Metal Works – Decorative   | For welding other than autos (wrought iron, artistic or decorative, not structural) | Gross Receipts        | \$ |
| Mobility Ramp/Accessory Construction   | Incidental construction of ramps & other building adaptability exposures            | Gross Receipts        | \$ |
| Pod Storage or Storage Units   | Storing other than autos for customers  | Gross Receipts        | \$ |
| Pressure/Power Washing   | Driveways, sidewalks, etc.  | Payroll               | \$ |
| Sand Blasting, Powder Coating  | Other than autos  | Payroll               | \$ |
| Signs, Vinyl Wraps   | Signs and vinyl wraps for commercial buildings, walls                               | Payroll               | \$ |
| Small Engine Repair  | For non-auto equipment (generators, pressure washers, blowers, etc.)                | Payroll               | \$ |
| Pressure/Power Washing   | Incidental – driveways, sidewalks, etc.   | Payroll               | \$ |
| Stores   | Sale of clothing, equipment and supplies  | Gross Receipts        | \$ |
| Upholstery   | Incidental upholstery, other than auto  | Gross Receipts        | \$ |
| Vacant Land  | Owned by the Insured but not in use   | # of Acres            |    |
| Welding - Offsite Repairs  | Typically related to agriculture businesses   | Gross Receipts        | \$ |
| Window Tinting   | Incidental window tinting other than auto   | Gross Receipts        | \$ |

18. What is your lot security per location? **Must be completed unless 100% Mobile:**

Location #1:  None  Fence & Gate  Post & Cable  In Building  Other (describe) \_\_\_\_\_

Location #2:  None  Fence & Gate  Post & Cable  In Building  Other (describe) \_\_\_\_\_

Location #3:  None  Fence & Gate  Post & Cable  In Building  Other (describe) \_\_\_\_\_

Location #4:  None  Fence & Gate  Post & Cable  In Building  Other (describe) \_\_\_\_\_

19. Do you ever store or display autos, owned or non-owned, at a different location other than where you conduct Garage Operations?  Yes  No

If "Yes", provide details of where and how often:

**20. How are keys secured? (check all that apply)**

|                          | During Business Hours    | When Lot or Shop is Closed |
|--------------------------|--------------------------|----------------------------|
| Key Cabinet in Office    | <input type="checkbox"/> | <input type="checkbox"/>   |
| In / On Vehicle          | <input type="checkbox"/> | <input type="checkbox"/>   |
| Vehicle Mounted Lockbox* | <input type="checkbox"/> | <input type="checkbox"/>   |
| Taken Home               | <input type="checkbox"/> | <input type="checkbox"/>   |
| Other (describe):        | <input type="checkbox"/> | <input type="checkbox"/>   |

\*If keys are stored in a vehicle mounted lockbox:

Are the keys or devices removed from the vehicles and stored inside after hours?  Yes  No

**21. Do you park customer's vehicles on the street?**

Yes  No

**22. Racing Exposure (Must answer a., b. and c.)**

a. Do you have an owned vehicle racing or exhibition exposure?

Yes  No

If "yes" is the vehicle titled to the Named Insured?

Yes  No

b. Do you service any vehicles involved in racing or exhibition events? If "Yes", \_\_\_\_\_%

Yes  No

If "yes" provide details of work performed and location where work is performed

c. Do you sponsor any racing related activities?

Yes  No

If "Yes", provide details :

**SALES QUESTIONS**

Not Applicable – No Dealer Operations

23. Do you have a dealer's license?

Yes  No

What state(s) are you licensed in? \_\_\_\_\_

24. Breakdown of vehicle sales: Retail \_\_\_\_\_% Broker \_\_\_\_\_% Wholesale \_\_\_\_\_% (Questionnaire Required)

25. Do you import or export vehicles?

Yes  No

If "Yes", describe: \_\_\_\_\_

If Exporting, are titles transferred before vehicles leave your premises?

Yes  No

26. Do you operate an auction? (If "Yes", Auction Questionnaire required)

Yes  No

27. Is this a pawn shop with Auto Pawn operations?

Yes  No

If "Yes":

a. Do you always take possession of the vehicle?

Yes  No

b. Are Autos the only things pawned?

Yes  No

c. Are there any Title Pawn operations?

Yes  No

28. Provide the total number of plates issued (or applied for if new venture) with your dealer's license:

|       |  |             |  |
|-------|--|-------------|--|
| Autos |  | Motorcycles |  |
| Boats |  | Trailers    |  |

29. Who drives or transports newly acquired vehicles to your lot? (check all that apply)

Insured/Employees:  Driven  Transported by Trailer/Tow Apparatus

Transporter Do you obtain certificates of insurance for Transporters?

Yes  No

Contract Drivers:

30. Are newly acquired autos driven or transported over 300 road miles from point of purchase to your lot?

Yes  No

(Over 50 miles if you are in KS, KY, NH, MD, ME or WV)

If "Yes"

a. How many trips per year? \_\_\_\_\_

b. How far one-way for longest trip? \_\_\_\_\_ (road miles)

31. Do you deliver vehicles to customers after the sale is complete?  Yes  No  
 If "Yes",  
 a. How many trips per year? \_\_\_\_\_  
 b. How far one-way for longest trip? \_\_\_\_\_ (road miles)  
 c. Who drives the vehicles to the customer's destination?  
 Insured/Employees  Contract Drivers  Transporter
32. How many vehicles do you sell per year? \_\_\_\_\_  
 a. What percentage is sold "sight unseen", using only the internet (customer does not come to the lot)? \_\_\_\_\_%  
 Provide website address if over 15%: <http://www.> \_\_\_\_\_  
 b. How many vehicles do you sell per year on consignment? \_\_\_\_\_ (Attach Consignment Agreement if any)
33. Do you sell salvage or total loss titled vehicles?  Yes  No  
 a. If "Yes", do you repair salvage titled vehicles prior to sale?  Yes  No  
 If "Yes, are repairs:  Structural \_\_\_\_\_%  Mechanical \_\_\_\_\_%  Cosmetic \_\_\_\_\_%
34. Are titles transferred promptly upon sale in compliance with state guidelines?  Yes  No
35. Do you offer Buy Here / Pay Here Options?  Yes  No  
 a. If "Yes", do you transfer title to the buyer at the time of sale as lienholder?  Yes  No
36. Do you repossess the vehicles you sell yourself?  Yes  No
37. Do you always ride along on test drives?  Yes  No
38. Do you verify the customer has a current driver's license in hand prior to test drives?  Yes  No
39. Do you allow over-night or extended test drives?  Yes  No
40. Do you use any owned autos to driver for a Rideshare Program (ex. Uber, Lyft)?  Yes  No

**SERVICE QUESTIONS**  Not Applicable – No Service/Repair of Non-Owned Vehicles

41. What percentage of your work is? Describe all with \*

**(N/A if 100% Service/Repair of Boats, Emergency Vehicles, Heavy Vehicles/Equipment, RVs or Vehicle Conversion)**

|   |   |   |   |                                    |   |
|---|---|---|---|------------------------------------|---|
| Airbags (Safety)  | % | Engine Overhaul   | % | Suspension                         | % |
| Air Conditioning  | % | Fiberglass (If Any, see #49)  | % | Tires (See #53)                    |   |
| Alignment   | % | Frame Repair/Straightening:   | % | New Tire Sales                     | % |
| Antique/Classic Restoration<br>(Complete Questionnaire) | % | Lawn Mower Blades/Cutting<br>Tools                                      | % | Used Tire Sales                    | % |
|   |   |   |   | Tire Service                       | % |
| Batteries   | % | Lift Kits (If any, see #47)   | % | Towing<br>(Complete Questionnaire) | % |
| Booting Operations<br>(Complete Questionnaire)          | % | Muffler/Exhaust System  | % | Trailer Hitches                    | % |
| Brakes  | % | Oil & Lube  | % | Transmission                       | % |
| Breathalyzers/Ignition Interlock                        | % | Paint & Body (not fiberglass)<br>(If Any - see #48 & #49)               | % | Tune Up                            | % |
|   |   |   |   | Upholstery                         | % |
| Customization/Fabrication *                             | % | Performance Enhancement<br>(If any, see #50)                            | % | Vehicle Wraps                      | % |
| Car Wash / Detail                                       | % | Radiator  | % | Welding *                          | % |
| Diagnostics   | % | Roadside Assistance   | % | Window Tinting                     | % |
| Driver Assist Technology<br>(If any, see #46)           | % | Self-Park Parking (If any,<br>see #51)<br>(Lots, Structures, Carousels) | % | Windshields                        | % |
|   |   |   |   | Other *                            | % |
| Electrical  | % | Sound / Alarm System  | % | Grand Total (Must Total 100%)      | % |

\*Describe:

42. Do you outsource or subcontract any work?  Yes  No  
 If "Yes", are certificates of insurance are obtained?  Yes  No  
 Provide details of subcontracted work: \_\_\_\_\_
- 
43. Are signs posted to keep customers out of the work area?  Yes  No
44. Do you sell gasoline?  Yes  No  
 If "Yes",  
 a. Is it:  Self-Service  Full Service  
 b. How many gallons do you sell annually? \_\_\_\_\_
45. Do you sell Liquefied Petroleum Gas (LPG)?  Yes  No  
 If "Yes", Is it:  Pre-filled cannisters  Filling customers' tanks  
 If Filling Tanks: a. Is the storage tank protected by collision barriers?  Yes  No  
 b. Are "No Smoking" signs posted?  Yes  No  
 c. Do only qualified operators fill customer's tanks?  Yes  No  
 d. How many feet separate storage tank from adjacent buildings & vehicles? \_\_\_\_\_
46. If you install, service or repair Advanced Driver Assistance Systems, do these systems:  
 a. Allow the car to self-drive but require intervention in severe conditions?  Yes  No  
 b. Perform all driving tasks under all conditions, with no human attention or interaction required?  Yes  No
47. If you install Lift Kits, do you lift over 6"?  Yes  No  
 a. What percentage is: Body Lifts \_\_\_\_\_% Suspension Lifts \_\_\_\_\_%  
 b. What is your training and experience? \_\_\_\_\_
48. If you paint, do you have a spray paint booth/separate room?  Yes  No  
 If "Yes", is booth/room well ventilated?  Yes  No
49. Are all flammable materials kept in a fire-proof metal cabinet when not in use?  Yes  No
50. If any Performance Enhancement, are vehicles street legal when your work is completed?  Yes  No  
 Describe work performed: \_\_\_\_\_
51. If Parking lot, structure or carousel, do you provide charging stations to your customers?  Yes  No  
 If "Yes", at which location(s)? \_\_\_\_\_
52. Do you drive customers' vehicles for the purpose of pick up and/or delivery?  Yes  No  
 If "Yes",  
 a. How many times per week? \_\_\_\_\_  
 b. How far from your shop? \_\_\_\_\_ miles
- 53. TIRES: If you sell, install or service Tires (other than Roadside Assistance) complete the following section:**
- a. Do you sell, install or service racing tires?  Yes  No  
 b. Do you sell, install or service Recap / Retread Tires?  Yes  No  
 c. Do you perform quality control to verify proper installation, tightened lug nuts and matched tire sizes?  Yes  No  
**TIRE SALES**  I do not sell any Tires
- d. Do you sell new tires manufactured more than three (3) years ago?  Yes  No  
 e. When selling less than a full set of tires, are the newest always installed on the rear axle?  Yes  No  
 f. Do you sell used tires manufactured over four (4) years ago, or with less than 4/32 of useable tread depth?  Yes  No  
 g. If you sell used tires, what method do you use to mark them? \_\_\_\_\_
- TIRE SERVICE**  I do not service any Tires
- h. Work Performed (check all that apply):  Fixing Flats  Tire Rotation  Tire Siping  Comp Cutting  
 Other (describe): \_\_\_\_\_

**COVERAGES REQUESTED - MUST BE FULLY COMPLETED**

**Liability Limit:** \$ \_\_\_\_\_ each accident, \$ \_\_\_\_\_ aggregate

Liability Deductible:  \$500  \$1,000  \$2,500

Broadened Coverage – Garage

Errors and Omissions for Auto Dealers - select limit:  \$25,000  \$100,000  \$200,000  \$300,000

**Medical Payments Limit:** \$ \_\_\_\_\_  Premises Only  Premises and Auto

**For Dealers and Scheduled Autos; Also Service risks but only where required by state law:**

Uninsured Motorist \$ \_\_\_\_\_ (signed state form selecting or rejecting coverage is required)

Underinsured Motorist \$ \_\_\_\_\_ (signed state form selecting or rejecting coverage is required)

Personal Injury Protection (signed state form selecting or rejecting coverage is required)

**GARAGEKEEPERS COVERAGE (Non-Owned Autos)**

If this coverage is chosen, please complete the following chart:

| Location # | Average # on Lot | Average Value per Vehicle | Maximum # on Lot | Maximum Value per Vehicle | Maximum Value – How many vehicles a month? | Total Lot Limit |
|------------|------------------|---------------------------|------------------|---------------------------|--|-----------------|
| 1          |                  | \$                        |                  | \$                        |  | \$              |
| 2          |                  | \$                        |                  | \$                        |  | \$              |
| 3          |                  | \$                        |                  | \$                        |  | \$              |
| 4          |                  | \$                        |                  | \$                        |  | \$              |

Per Vehicle Deductible:  \$1,000  \$2,500  \$5,000  \$10,000  Other: \$ \_\_\_\_\_

Aggregate Deductible  5X  10X  20X  No Aggregate

**Garagekeepers** (coverages selected by location):

| Location # | Choose One for each location if coverage desired: |                          | Check if coverage desired: |                          | Coverage  |  |
|------------|---|--------------------------|----------------------------|--------------------------|---|--|
|            | Specified Causes of Loss                          | Comprehensive            | Collision                  |                          | (Choose One)  |  |
| 1          | <input type="checkbox"/>                          | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> Legal Liability <input type="checkbox"/> Primary |  |
| 2          | <input type="checkbox"/>                          | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> Legal Liability <input type="checkbox"/> Primary |  |
| 3          | <input type="checkbox"/>                          | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> Legal Liability <input type="checkbox"/> Primary |  |
| 4          | <input type="checkbox"/>                          | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> Legal Liability <input type="checkbox"/> Primary |  |

**Garagekeepers Wind/Hail/Flood and Earthquake Deductible Options** (applies to Comprehensive Primary only):

| Location # | Wind/Hail/Flood Exclusion applies to: |                          |                          | Wind/Hail/Flood Deductible |            | Wind/Hail/Flood Deductible applies to: |                          |                          | Earthquake Per Vehicle Deductible (*see below) |
|------------|---------------------------------------|--------------------------|--------------------------|----------------------------|------------|--|--------------------------|--------------------------|--|
|            | Wind, Hail & Flood                    | Wind/Hail only           | Flood Only               | Per vehicle:               | Aggregate: | Wind, Hail & Flood                     | Wind/Hail only           | Flood Only               |  |
| 1          | <input type="checkbox"/>              | <input type="checkbox"/> | <input type="checkbox"/> | \$                         | \$         | <input type="checkbox"/>               | <input type="checkbox"/> | <input type="checkbox"/> | \$   |
| 2          | <input type="checkbox"/>              | <input type="checkbox"/> | <input type="checkbox"/> | \$                         | \$         | <input type="checkbox"/>               | <input type="checkbox"/> | <input type="checkbox"/> | \$   |
| 3          | <input type="checkbox"/>              | <input type="checkbox"/> | <input type="checkbox"/> | \$                         | \$         | <input type="checkbox"/>               | <input type="checkbox"/> | <input type="checkbox"/> | \$   |
| 4          | <input type="checkbox"/>              | <input type="checkbox"/> | <input type="checkbox"/> | \$                         | \$         | <input type="checkbox"/>               | <input type="checkbox"/> | <input type="checkbox"/> | \$   |

\*Earthquake Restriction applies to Comprehensive Primary only with in-building storage

**Garagekeepers Theft/Vandalism/Mischief Deductible Options** (applies to SCOL & Comprehensive Primary only):

| Location # | Theft/VM Exclusion applies to: |                          |                          | Theft/VM Deductible |            | Theft/VM Deductible applies to: |                          |                          |
|------------|--------------------------------|--------------------------|--------------------------|---------------------|------------|---------------------------------|--------------------------|--------------------------|
|            | Theft Only                     | Theft/VM                 | VM Only                  | Per vehicle:        | Aggregate: | Theft Only                      | Theft/VM                 | VM Only                  |
| 1          | <input type="checkbox"/>       | <input type="checkbox"/> | <input type="checkbox"/> | \$                  | \$         | <input type="checkbox"/>        | <input type="checkbox"/> | <input type="checkbox"/> |
| 2          | <input type="checkbox"/>       | <input type="checkbox"/> | <input type="checkbox"/> | \$                  | \$         | <input type="checkbox"/>        | <input type="checkbox"/> | <input type="checkbox"/> |
| 3          | <input type="checkbox"/>       | <input type="checkbox"/> | <input type="checkbox"/> | \$                  | \$         | <input type="checkbox"/>        | <input type="checkbox"/> | <input type="checkbox"/> |
| 4          | <input type="checkbox"/>       | <input type="checkbox"/> | <input type="checkbox"/> | \$                  | \$         | <input type="checkbox"/>        | <input type="checkbox"/> | <input type="checkbox"/> |

For On-Hook Coverage, see Auto Physical Damage Section below

**DEALERS PHYSICAL DAMAGE COVERAGE**

If this coverage is chosen, please complete the following chart:

| Location # | Average # on Lot | Average Value per Vehicle | Maximum # on Lot | Maximum Value per Vehicle | Maximum Value – How many vehicles a month? | Total Lot Limit |
|------------|------------------|---------------------------|------------------|---------------------------|--|-----------------|
| 1          |                  | \$                        |                  | \$                        |  | \$              |
| 2          |                  | \$                        |                  | \$                        |  | \$              |
| 3          |                  | \$                        |                  | \$                        |  | \$              |
| 4          |                  | \$                        |                  | \$                        |  | \$              |

SCOL/Comprehensive Per Vehicle Deductible:  \$1,000  \$2,500  \$5,000  \$10,000  \$25,000  \$50,000

Aggregate Deductible  5X  10X  20X  No Aggregate

Collision Per Vehicle Deductible (applies to all locations):

\$1,000  \$2,500  \$5,000  \$10,000  Other: \$ \_\_\_\_\_

**Dealers Physical Damage Coverages - Selected by location:**

| Location # | Choose One for each location if coverage desired: |                          | Check if coverage desired: |
|------------|---|--------------------------|----------------------------|
|            | Specified Causes of Loss                          | Comprehensive            | Collision                  |
| 1          | <input type="checkbox"/>                          | <input type="checkbox"/> | <input type="checkbox"/>   |
| 2          | <input type="checkbox"/>                          | <input type="checkbox"/> | <input type="checkbox"/>   |
| 3          | <input type="checkbox"/>                          | <input type="checkbox"/> | <input type="checkbox"/>   |
| 4          | <input type="checkbox"/>                          | <input type="checkbox"/> | <input type="checkbox"/>   |

**Dealers Physical Damage Wind/Hail/Flood and Earthquake Deductible Options (for SCOL and Comprehensive):**

| Location # | Wind/Hail/Flood Exclusion applies to: |                          |                          | Wind/Hail/Flood Deductible |            | Wind/Hail/Flood Deductible applies to: |                          |                          | Earthquake Per Vehicle Deductible (*see below) |
|------------|---------------------------------------|--------------------------|--------------------------|----------------------------|------------|--|--------------------------|--------------------------|--|
|            | Wind, Hail & Flood                    | Wind/Hail only           | Flood Only               | Per vehicle:               | Aggregate: | Wind, Hail & Flood                     | Wind/Hail only           | Flood Only               |  |
| 1          | <input type="checkbox"/>              | <input type="checkbox"/> | <input type="checkbox"/> | \$                         | \$         | <input type="checkbox"/>               | <input type="checkbox"/> | <input type="checkbox"/> | \$   |
| 2          | <input type="checkbox"/>              | <input type="checkbox"/> | <input type="checkbox"/> | \$                         | \$         | <input type="checkbox"/>               | <input type="checkbox"/> | <input type="checkbox"/> | \$   |
| 3          | <input type="checkbox"/>              | <input type="checkbox"/> | <input type="checkbox"/> | \$                         | \$         | <input type="checkbox"/>               | <input type="checkbox"/> | <input type="checkbox"/> | \$   |
| 4          | <input type="checkbox"/>              | <input type="checkbox"/> | <input type="checkbox"/> | \$                         | \$         | <input type="checkbox"/>               | <input type="checkbox"/> | <input type="checkbox"/> | \$   |

\*Earthquake Restriction applies only with in-building storage

**Dealers Physical Damage Theft/Vandalism/Mischief Deductible Options (Applies to SCOL & Comprehensive):**

| Location # | Theft/VM Exclusion applies to: |                          |                          | Theft/VM Deductible |            | Theft/VM Deductible applies to: |                          |                          |
|------------|--------------------------------|--------------------------|--------------------------|---------------------|------------|---------------------------------|--------------------------|--------------------------|
|            | Theft Only                     | Theft/VM                 | VM Only                  | Per vehicle:        | Aggregate: | Theft Only                      | Theft/VM                 | VM Only                  |
| 1          | <input type="checkbox"/>       | <input type="checkbox"/> | <input type="checkbox"/> | \$                  | \$         | <input type="checkbox"/>        | <input type="checkbox"/> | <input type="checkbox"/> |
| 2          | <input type="checkbox"/>       | <input type="checkbox"/> | <input type="checkbox"/> | \$                  | \$         | <input type="checkbox"/>        | <input type="checkbox"/> | <input type="checkbox"/> |
| 3          | <input type="checkbox"/>       | <input type="checkbox"/> | <input type="checkbox"/> | \$                  | \$         | <input type="checkbox"/>        | <input type="checkbox"/> | <input type="checkbox"/> |
| 4          | <input type="checkbox"/>       | <input type="checkbox"/> | <input type="checkbox"/> | \$                  | \$         | <input type="checkbox"/>        | <input type="checkbox"/> | <input type="checkbox"/> |

Type of vehicles:  New  Used

Interests Covered:  Owner  Owner & Creditor  Consignment

Loss Payee: \_\_\_\_\_

**OPTIONAL COVERAGES**

Additional Insured Name & Relationship: \_\_\_\_\_  
Address: \_\_\_\_\_

Fire Legal Liability:  \$100,000  \$ \_\_\_\_\_

Hired Auto – Cost of Hire: \$ \_\_\_\_\_  If Any

Broad Form Products Liability

Cyber Suite (Cyber Liability, Data Compromise, Identity Theft Recovery)  Cyber Liability SERP

Drive Other Car Coverage: Number of individuals other than spouse: \_\_\_\_\_

False Pretense:  \$25,000  \$50,000  \$100,000

Commercial Property Coverage Part (attach Garage Property Questionnaire/accord 140)

Stop Gap – Employers Liability Coverage (ND, OH, WA and WY only)

Waiver of Subrogation

Watercraft Liability

**SPECIFICALLY DESCRIBED AUTOS**

Use ACORD 127 for additional vehicles

If coverage is desired, the following must be fully completed:

Are all the scheduled units registered and titled in the business name?

Yes  No

If "No", explain:

Are any units listed below operated using a Dealer or Transporter Plate?

Yes  No

If "Yes", explain:

\*\*Vehicle Usage (enter any that apply):

1) Parts Delivery 2) Roadside Assistance/Mobile Service 3) Towing (Not For Hire) 4) Loaner Vehicle

5) Shuttle – if any, provide maximum passenger capacity: \_\_\_\_\_

6) Other (describe any additional uses): \_\_\_\_\_

| Auto# | Year | Make/Model | VIN | Radius | GVW | Primary Driver | Vehicle Usage ** | (Must = 100%) |          |
|-------|------|------------|-----|--------|-----|----------------|------------------|---------------|----------|
|       |      |            |     |        |     |                |                  | Business      | Personal |
| 1     |      |            |     |        |     |                |                  | %             | %        |
| 2     |      |            |     |        |     |                |                  | %             | %        |
| 3     |      |            |     |        |     |                |                  | %             | %        |
| 4     |      |            |     |        |     |                |                  | %             | %        |
| 5     |      |            |     |        |     |                |                  | %             | %        |

**Auto Physical Damage Section:**

| Auto # | Stated Amount | Comp or SCOL   | COMP/SCOL Deductible   | Collision   | Collision Deductible   | On-Hook   | On-Hook Limit   | Comp or SCOL (collision included)                              | On-Hook Deductible   |
|--------|---------------|--|--|---|--|---|---|--|--|
| 1      | \$            | <input type="checkbox"/> SCOL<br><input type="checkbox"/> Comp | <input type="checkbox"/> \$1,000<br><input type="checkbox"/> \$2,500<br><input type="checkbox"/> \$5,000 | <input type="checkbox"/> Yes<br><input type="checkbox"/> No | <input type="checkbox"/> \$1,000<br><input type="checkbox"/> \$2,500<br><input type="checkbox"/> \$5,000 | <input type="checkbox"/> Yes<br><input type="checkbox"/> No | \$<br><input type="checkbox"/> Check to include Bailees | <input type="checkbox"/> SCOL<br><input type="checkbox"/> Comp | <input type="checkbox"/> \$1,000<br><input type="checkbox"/> \$2,500 |
| 2      | \$            | <input type="checkbox"/> SCOL<br><input type="checkbox"/> Comp | <input type="checkbox"/> \$1,000<br><input type="checkbox"/> \$2,500<br><input type="checkbox"/> \$5,000 | <input type="checkbox"/> Yes<br><input type="checkbox"/> No | <input type="checkbox"/> \$1,000<br><input type="checkbox"/> \$2,500<br><input type="checkbox"/> \$5,000 | <input type="checkbox"/> Yes<br><input type="checkbox"/> No | \$<br><input type="checkbox"/> Check to include Bailees | <input type="checkbox"/> SCOL<br><input type="checkbox"/> Comp | <input type="checkbox"/> \$1,000<br><input type="checkbox"/> \$2,500 |
| 3      | \$            | <input type="checkbox"/> SCOL<br><input type="checkbox"/> Comp | <input type="checkbox"/> \$1,000<br><input type="checkbox"/> \$2,500<br><input type="checkbox"/> \$5,000 | <input type="checkbox"/> Yes<br><input type="checkbox"/> No | <input type="checkbox"/> \$1,000<br><input type="checkbox"/> \$2,500<br><input type="checkbox"/> \$5,000 | <input type="checkbox"/> Yes<br><input type="checkbox"/> No | \$<br><input type="checkbox"/> Check to include Bailees | <input type="checkbox"/> SCOL<br><input type="checkbox"/> Comp | <input type="checkbox"/> \$1,000<br><input type="checkbox"/> \$2,500 |
| 4      | \$            | <input type="checkbox"/> SCOL<br><input type="checkbox"/> Comp | <input type="checkbox"/> \$1,000<br><input type="checkbox"/> \$2,500<br><input type="checkbox"/> \$5,000 | <input type="checkbox"/> Yes<br><input type="checkbox"/> No | <input type="checkbox"/> \$1,000<br><input type="checkbox"/> \$2,500<br><input type="checkbox"/> \$5,000 | <input type="checkbox"/> Yes<br><input type="checkbox"/> No | \$<br><input type="checkbox"/> Check to include Bailees | <input type="checkbox"/> SCOL<br><input type="checkbox"/> Comp | <input type="checkbox"/> \$1,000<br><input type="checkbox"/> \$2,500 |
| 5      | \$            | <input type="checkbox"/> SCOL<br><input type="checkbox"/> Comp | <input type="checkbox"/> \$1,000<br><input type="checkbox"/> \$2,500<br><input type="checkbox"/> \$5,000 | <input type="checkbox"/> Yes<br><input type="checkbox"/> No | <input type="checkbox"/> \$1,000<br><input type="checkbox"/> \$2,500<br><input type="checkbox"/> \$5,000 | <input type="checkbox"/> Yes<br><input type="checkbox"/> No | \$<br><input type="checkbox"/> Check to include Bailees | <input type="checkbox"/> SCOL<br><input type="checkbox"/> Comp | <input type="checkbox"/> \$1,000<br><input type="checkbox"/> \$2,500 |

**Optional Scheduled Auto Coverages:**

Additional Interest for autos only:

| Vehicle # | Names/Address: | Interest   |
|-----------|----------------|--|
| 1         |                | <input type="checkbox"/> Loss Payee<br><input type="checkbox"/> Lessor |
| 2         |                | <input type="checkbox"/> Loss Payee<br><input type="checkbox"/> Lessor |
| 3         |                | <input type="checkbox"/> Loss Payee<br><input type="checkbox"/> Lessor |

**FRAUD STATEMENT**

**(Not applicable in the states mentioned below where a specific warning applies.)**

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, may be committing a fraudulent insurance act, and may be subject to a civil penalty or fine.

**Alabama**

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.

**Arkansas, Louisiana, Rhode Island, West Virginia**

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.

**California**

For your protection California law requires the following appear on this form. Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**Colorado**

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 for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**Florida**

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.

**Kansas**

Any person who commits a fraudulent insurance act is guilty of a crime and may be subject to restitution, fines and confinement in prison. 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 or insurance agent or broker, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for insurance, or the rating of an insurance policy, or a claim for payment or other benefit under an insurance policy, which such person knows to contain materially false information concerning any material fact thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.

**Kentucky**

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.

**Maine**

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.

**Maryland**

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.

**New Mexico**

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.

**Ohio**

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.

**Oklahoma**

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.

**Pennsylvania**

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.

**Pennsylvania (Auto)**

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.

**Tennessee, Virginia, Washington**

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.

**Vermont**

Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

**New York**

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.

**New York (Auto)**

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.

|                   |
|-------------------|
| <b>SIGNATURES</b> |
|-------------------|

**DO NOT SIGN UNTIL YOU HAVE READ THE CONTENTS OF THIS APPLICATION AND THE APPLICABLE FRAUD WARNING(S).**

I have reviewed the contents of this application and with my signature, 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/NAMED INSURED           |      |
| APPLICANT/NAMED INSURED SIGNATURE | DATE |

**Agent/Broker:**

Are you personally familiar with this Applicant's operations?

Yes  No

Did your office control this risk in the past year?

Yes  No

|                                      |                  |             |
|--------------------------------------|------------------|-------------|
| AGENT'S OR BROKER'S NAME AND ADDRESS | TELEPHONE NUMBER | LICENSE NO. |
| AGENT'S OR BROKER'S SIGNATURE        |                  | DATE        |