

# Automobile Service Operations 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

Policy Term From: \_\_\_\_\_ To: \_\_\_\_\_

## GENERAL INFORMATION

1. Named Insured Information (please select one):

- |                                      |       |                       |
|--------------------------------------|-------|-----------------------|
|                                      | Name  | “dba” (if applicable) |
| <input type="checkbox"/> Corporation | _____ | _____                 |
| <input type="checkbox"/> Partnership | _____ | _____                 |
| <input type="checkbox"/> Individual  | _____ | _____                 |
| <input type="checkbox"/> Other       | _____ | _____                 |

2. Business (physical) address \_\_\_\_\_

3. Mailing address \_\_\_\_\_

4. Website address \_\_\_\_\_

5. Are you the owner of this business location?  Yes  No

If no, does owner of premises need to be named as additional insured?  Yes  No

If yes, please provide owner's complete name \_\_\_\_\_

6. Description of operation \_\_\_\_\_

7. Please check those items below that are part of your repair operation:

- |  | % of<br>Operation |  | % of<br>Operation |
|--|-------------------|--|-------------------|
| <input type="checkbox"/> Motorcycles   | _____             | <input type="checkbox"/> Boats                                     | _____             |
| <input type="checkbox"/> All Terrain Vehicles                                  | _____             | <input type="checkbox"/> Utility Trailers, Semi-Trailers, Trailers | _____             |
| <input type="checkbox"/> Motor Homes   | _____             | <input type="checkbox"/> Trucks or Truck Tractors                  | _____             |
| <input type="checkbox"/> Farm Equipment or Implement Dealer                    | _____             | <input type="checkbox"/> Propane Conversions                       | _____             |
| <input type="checkbox"/> Mobile Homes  | _____             | <input type="checkbox"/> LPG Systems                               | _____             |
| <input type="checkbox"/> Buses   | _____             | <input type="checkbox"/> Lift Kit (suspension) Installation/Sales  | _____             |
| <input type="checkbox"/> Private Passenger Vehicles, SUVs,<br>and Light Trucks | _____             | <input type="checkbox"/> Contractor's Equipment                    | _____             |
|  |                   | <input type="checkbox"/> Other                                     | _____             |

8. What percentage of repair is performed at a location other than that listed in item 2 above? \_\_\_\_\_%

9. Person to Contact:

For inspection (name & phone number) \_\_\_\_\_

For accounting records (name & phone number) \_\_\_\_\_

10. Current management has controlled business since \_\_\_\_\_ (year) and has been in this type of business since \_\_\_\_\_ (year)

11. Is this a new venture?  Yes  No

12. (a) **PREVIOUS 3 YEARS' INSURANCE EXPERIENCE**

Policy Term	Insurance Company Name	Premium	Description of Loss (if any)	Loss Date	Amount Paid

(b) Have you ever been declined, cancelled or non-renewed for this kind of insurance?  Yes  No

If yes, explain \_\_\_\_\_

(c) Are you 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 \_\_\_\_\_

**THE INSURER CAN CANCEL THIS POLICY FOR WHICH YOU ARE APPLYING WITHOUT CAUSE DURING THE FIRST 90 DAYS. THAT IS THE INSURER'S CHOICE. AFTER THE FIRST 90 DAYS, THE INSURER CAN ONLY CANCEL THIS POLICY FOR REASONS STATED IN THE POLICY.**

13. (a) List major owners/shareholders/management:

Name	Years with Company	% of Ownership

(b) What is estimated net worth of the business? \_\_\_\_\_ (c) Gross receipts last year? \_\_\_\_\_

14. Has this business entity ever filed for bankruptcy?  Yes  No

Date Filed \_\_\_\_\_ Date Released \_\_\_\_\_

15. Do you ever engage in the sale of autos?  Yes  No If yes, \_\_\_\_\_% of operation

16. Do you accept vehicles on consignment?  Yes  No If yes, \_\_\_\_\_% of operation

If yes, is value of consigned autos included in garagekeepers limit?  Yes  No

Please enclose copy of current consignment agreement.

17. Plates Held by Applicant:  Dealer  Transporter  
 Repairer  Other \_\_\_\_\_

List plate identification numbers assigned by the state \_\_\_\_\_

Are plates attached to owned vehicles?  Yes  No Describe \_\_\_\_\_

Are plates attached to tow trucks?  Yes  No Describe \_\_\_\_\_

**COVERAGE INFORMATION**

18. **Limits of Liability and Coverage(s) Requested (check desired coverage and insert limits)**

**I. LIABILITY**

	Each Accident	Aggregate (Garage Operations Only)
<input type="checkbox"/> Bodily Injury & Property Damage Liability	\$ _____	\$ _____
(Property Damage Liability Subject to \$100 Deductible Completed Operations)	(Combined Single Limit)	(Maximum Aggregate Limit - 2 Million)

**List All Locations to be Covered for Bodily Injury and Property Damage Liability**

Location No. 1 Address	Location No. 3 Address
Location No. 2 Address	Location No. 4 Address

**II. MEDICAL PAYMENTS**

Premises Medical Payments (per person) Choose Limit :  \$500  \$750  \$1,000  \$2,000  \$5,000

**III. UNINSURED/UNDERINSURED MOTORIST**

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		Property Damage
	Per Person	Per Accident	Per Accident

**IV. GARAGEKEEPERS COVERAGE**

NOTE: In-tow or on hook coverage is excluded from garagekeepers coverage

SPECIFIED PERILS and Collision **OR**  COMPREHENSIVE and Collision (available on direct primary basis only)

(pick one of the following)

Legal Liability

Direct Primary

GARAGEKEEPERS DEDUCTIBLE:  \$500 Deductible Per Auto  
 \$1,000 Deductible Per Auto  
 \$2,500 Deductible Per Auto  
 \$5,000 Deductible Per Auto

**19. List All Business Locations to be Covered for Garagekeepers Coverage**

Loc. No.	Garagekeepers Limit	Garagekeepers			
		Average Value Per Auto	Maximum Value Per Auto	Average # of Autos	Maximum # of Autos

**20. AUTOS USED IN CONNECTION WITH GARAGE OPERATION  
(No Coverage Afforded for Specific Autos Unless Autos are Scheduled on the Policy and Assessed Premium Charge)**

Vehicle #	Model Year	Vehicle Make & Model	Vehicle Identification Number	Gross Vehicle Weight (GVW)	Body Type (pickup, sedan, etc.)	Maximum Radius of Operation	Garaging Location (city, state)	Current Vehicle Value	Physical Damage Deductible	Is a plate permanently attached? Y or N
1										
2										
3										

**Check desired coverages for scheduled autos and/or plates:**

- Liability (must match the garage liability limit)
- UM Limit (policy level) \$ \_\_\_\_\_
- Medical Payments Limit (must match the garage medical payments limit)
- Physical Damage (select type for each unit on which coverage is desired)
  - Unit #1:  Specified Perils/Collision **OR**  Comprehensive/Collision
  - Unit #2:  Specified Perils/Collision **OR**  Comprehensive/Collision
  - Unit #3:  Specified Perils/Collision **OR**  Comprehensive/Collision

Is in-tow desired? Which units? \_\_\_\_\_  
 In-Tow Limit \_\_\_\_\_ In-Tow Deductible \_\_\_\_\_

**RATING INFORMATION**

**21. OWNER & EMPLOYEE INFORMATION (include independent contractors)**

Loc. No.	Name	Job Duty or Job Title	Date of Birth	State Where Licensed	Drivers License #	Number of Accidents Last 3 Years	Number of Violations Last 3 Years	Explain

**UNDERWRITING INFORMATION**

22. Is the operation in question 6 your primary operation? If not, explain \_\_\_\_\_ 22.  Yes  No
23. Do you sell or distribute butane, propane, other liquefied gas under pressure or ammonium nitrate? 23.  Yes  No
24. (a) Do you sell tires? 24. (a)  Yes  No  
\_\_\_\_\_ % of receipts  New Tires \_\_\_\_\_ %  Used Tires \_\_\_\_\_ %  
(b) Do you recap or retread tires? (b)  Yes  No
25. Do you install and/or repair trailer hitches or 5th wheel connections? If yes, \_\_\_\_\_ % of operation 25.  Yes  No
26. Do you hold a salvage dealer license or operate a salvage yard? 26.  Yes  No
27. Do you salvage cars for resale? 27.  Yes  No
28. Do you dismantle automobiles for the purpose of re-sale of parts? If yes, \_\_\_\_\_ % of operation 28.  Yes  No
29. Do you weld gas tanks? 29.  Yes  No
30. Do you repossess autos? 30.  Yes  No
31. Do you sell parts? 31.  Yes  No  
Gross receipts from parts sold but not installed \_\_\_\_\_  
 Used Parts \_\_\_\_\_ %  New Parts \_\_\_\_\_ %
32. Do you have automatic car washes on location? (\$500 deductible applies) 32.  Yes  No
33. (a) Do you spray paint at your business location? 33. (a)  Yes  No  
(b) If yes, do you use a paint booth meeting Underwriters Laboratories (UL) standards? (b)  Yes  No
34. What percentage of your work involves the following?  
Autobody Repair/Painting \_\_\_\_\_ % Sound System \_\_\_\_\_ % Window Tint \_\_\_\_\_ %  
Tune Up \_\_\_\_\_ % Tires \_\_\_\_\_ % Wash/Detail \_\_\_\_\_ %  
Oil & Lube \_\_\_\_\_ % Upholstery \_\_\_\_\_ %  
Other (describe) \_\_\_\_\_ % \_\_\_\_\_
35. (a) Do you loan autos to customers? 35. (a)  Yes  No  
(b) Do you lease autos (including PPTs, trucks, motorcycles, ATVs, etc.)? (b)  Yes  No
36. Do you rent autos to customers while their units are left for service repair? 36.  Yes  No
37. Do you furnish autos to anyone? 37.  Yes  No
38. Do you sponsor any racing events? 38.  Yes  No
39. Do you repair autos (including cars, motorcycles, ATVs) that are used for racing? 39.  Yes  No
40. Do you pick up or deliver customers' autos? 40.  Yes  No
41. **PREMISES**
- Are customers' autos stored in building(s)? 41.  Yes  No  
If no, describe lot (e.g., fenced, lighted, etc.) \_\_\_\_\_
- Are keys locked when stored after hours?  Yes  No
- Where are keys kept? Explain \_\_\_\_\_
- Are customers permitted in the service area?  Yes  No
- How many service bays do you have? \_\_\_\_\_ Any service pits? If so, how many? \_\_\_\_\_
- Do you have fire and smoke alarms?  Yes  No
- Do you have fire extinguishers?  Yes  No
- Do you occupy all of the premises?  Yes  No
- Do you lease part of premises to others? If yes, to whom? \_\_\_\_\_  Yes  No
- Is your operation located at your private residence?  Yes  No  
If yes, do you have homeowners or renters insurance?  Yes  No

