

# Used Auto and Motorhome Dealer 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) \_\_\_\_\_

Corporation \_\_\_\_\_  
 Partnership \_\_\_\_\_  
 Individual \_\_\_\_\_  
 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. Type of Operation:

Franchised Dealer  Repair Shop  Wholesale Dealer/Auto Broker  
 Non-Franchised Dealer  Automobile Dismantling  Other \_\_\_\_\_  
 Equipment & Implement Dealer

8. Please check those items below that are part of your dealer operation:

	% of Operation	% of Operation	
<input type="checkbox"/> Private Passenger Autos	_____	<input type="checkbox"/> Motor Homes	_____
<input type="checkbox"/> Mobile Homes	_____	<input type="checkbox"/> Buses	_____
<input type="checkbox"/> Motorcycles	_____	<input type="checkbox"/> Antique Auto	_____
<input type="checkbox"/> ATVs, Snowmobiles, Jet Skis	_____	<input type="checkbox"/> Autos Valued Over \$40,000	_____
<input type="checkbox"/> Trucks Over 10,000 GVW	_____	<input type="checkbox"/> Contractor Equipment	_____
<input type="checkbox"/> Tractors	_____	<input type="checkbox"/> Internet Sales of Autos (Incl. EBay)	_____
<input type="checkbox"/> Trailers	_____	<input type="checkbox"/> Internet Sales of Parts/Accessories	_____
<input type="checkbox"/> High Performance/Exotic Car Sales	_____	<input type="checkbox"/> Farm Equipment/Implement Dealer	_____
		<input type="checkbox"/> Other	_____

9. Person to Contact:

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

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

10. Current management has controlled the 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 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 sought in this application?  Yes  No If yes, provide complete details \_\_\_\_\_



18. 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

V. **DEALERS PHYSICAL DAMAGE** \*Non-Reporting Form Only, 80% Co-Insurance Clause Applies

Specified Causes of Loss (select desired deductible)  
 \$500     \$1,000     \$2,500     \$5,000

AND

Collision (select desired deductible)  
 \$500     \$1,000     \$2,500     \$5,000

**List All Business Locations to be Covered for Dealers Physical Damage Coverage**

Loc. No.	Dealers Physical Damage Limit	Dealers Physical Damage			
		Average Value Per Auto	Maximum Value Per Auto	Average # of Autos	Maximum # of Autos

Any loss payees?  Yes  No    If yes, give name and address of loss payee \_\_\_\_\_

Is false pretense coverage desired?  Yes  No

If yes, select limit:  \$25,000  \$50,000  \$100,000

Have you experienced any past losses pertaining to false pretense coverage?  Yes  No

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

19. AUTOS USED IN CONNECTION WITH GARAGE OPERATION

(a) Do you own and operate an automobile transporter, tow truck, tank truck or tank trailer?  Yes  No  
 (b) Do you desire coverage?  Yes  No

**(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

20. PROVIDE TOTAL NUMBER OF EMPLOYEES IN EACH OF THE FOLLOWING CATEGORIES:

<u>CLASS I EMPLOYEES</u>	<u>Number</u>	<u>Number</u>
<b>Definitions:</b>		
(A) Proprietors, Partners, Executives Active in the Business	_____	(E) Other Employees Whose Principal Duty is Driving Garage Vehicles or Who are Furnished Garage Vehicles
(B) Sales Persons	_____	(F) Other Employees or Operators Whose Duty is Driving Garage Vehicles for Delivery or Drive-Away
(C) General Managers	_____	(G) All Other Employees
(D) Service Managers	_____	_____

**COMPLETE ALL SECTIONS BELOW:**

**Owner & Employee Driver Information**

Loc. No.	Name	*Job Duty or Job Title	Full Time (FT) **Part Time (PT)	Date of Birth	State Where Licensed	Drivers License #	Number of Accidents Last 3 Years	Number of Violations Last 3 Years	Explain

\*Insert letter from above definitions

\*\*Part Time = less than 20 hours per week

**CONVICTIONS FOR VIOLATING A SPEED LIMIT OF 30-54 MPH BY NOT MORE THAN 6 MPH OR A SPEED LIMIT OF 55-75 MPH BY NOT MORE THAN 10 MPH NEED NOT BE REPORTED.**

	<u>Number</u>
<b><u>CLASS II EMPLOYEES (NON-EMPLOYEES)</u></b>	
(1) Any inactive proprietor, inactive executive or inactive partner to whom a covered auto has been furnished.	_____
(2) Any active or inactive proprietor's, executive's or partner's household member to whom a covered auto has been furnished.	_____
(3) List all members of your household who are <u>14 years of age</u> and older regardless of whether licensed or operating vehicles.	_____
(4) Any other persons furnished an auto.	_____

**List All Non-Employees as Defined Above:**

Name	Date of Birth	If Member of Household, Show Relationship	State Where Licensed	Driver License #	Number of Accidents Last 3 Years	Number of Violations Last 3 Years	Explain

## UNDERWRITING INFORMATION

21. Is the operation in Question 6 your primary operation? If not, explain _____	21. <input type="checkbox"/> Yes <input type="checkbox"/> No
22. (a) Where do you obtain autos held for sale? _____	
(b) How are they delivered? (i.e., by drive-away, tow truck, auto transporter, etc.) _____	
23. (a) If by drive-away, estimated total number of trips annually _____	
(b) Who operates the units that are delivered by drive-away?	
<input type="checkbox"/> Full Time Employees <input type="checkbox"/> Part Time Employees <input type="checkbox"/> Contractors	
(c) Name(s) of drive-away operators _____	
24. Maximum mileage per drive-away or delivery <input type="checkbox"/> 0-150 miles <input type="checkbox"/> Over 150 miles	
(NOTE: Policy will include radius restriction based on indicated mileage)	
25. Do you sell or distribute butane, propane, other liquefied gas under pressure or ammonium nitrate?	25. <input type="checkbox"/> Yes <input type="checkbox"/> No
26. (a) Do you sell tires?	
_____ % of receipts <input type="checkbox"/> New tires _____ % <input type="checkbox"/> Used tires _____ %	26. (a) <input type="checkbox"/> Yes <input type="checkbox"/> No
(b) Do you recap or retread tires?	(b) <input type="checkbox"/> Yes <input type="checkbox"/> No
27. Do you install and/or repair trailer hitches or 5th wheel connections? If yes, _____ % of operation	27. <input type="checkbox"/> Yes <input type="checkbox"/> No
28. Do you hold a salvage dealer license or operate a salvage yard?	28. <input type="checkbox"/> Yes <input type="checkbox"/> No
29. Do you salvage cars for re-sale?	29. <input type="checkbox"/> Yes <input type="checkbox"/> No
30. Do you dismantle automobiles for the purpose of re-sale of parts? If yes, _____ % of operation	30. <input type="checkbox"/> Yes <input type="checkbox"/> No
31. Do you weld gas tanks?	31. <input type="checkbox"/> Yes <input type="checkbox"/> No
32. Do you repossess autos?	32. <input type="checkbox"/> Yes <input type="checkbox"/> No
33. Do you sell parts? Gross receipts from parts sold but not installed _____	33. <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Used Parts _____ % <input type="checkbox"/> New Parts _____ %	
34. Do you have automatic car washes on location? (\$500 deductible applies)	34. <input type="checkbox"/> Yes <input type="checkbox"/> No
35. (a) Do you spray paint at your business location?	35. (a) <input type="checkbox"/> Yes <input type="checkbox"/> No
(b) If yes, do you use a paint booth meeting Underwriters Laboratories (UL) standards?	(b) <input type="checkbox"/> Yes <input type="checkbox"/> No
36. (a) Are customers permitted to test drive autos?	36. (a) <input type="checkbox"/> Yes <input type="checkbox"/> No
(b) If yes, are customers accompanied by a salesperson during test drives?	(b) <input type="checkbox"/> Yes <input type="checkbox"/> No
(c) Are customers allowed test drive autos overnight?	(c) <input type="checkbox"/> Yes <input type="checkbox"/> No
37. (a) Do you loan autos to customers?	37. (a) <input type="checkbox"/> Yes <input type="checkbox"/> No
(b) Do you lease autos (including PPTs, trucks, motorcycles, ATVs, etc.)?	(b) <input type="checkbox"/> Yes <input type="checkbox"/> No
38. Do you rent autos to customers while their units are left for service repair?	38. <input type="checkbox"/> Yes <input type="checkbox"/> No
39. Do you furnish autos to anyone?	39. <input type="checkbox"/> Yes <input type="checkbox"/> No
40. Do you sponsor any racing events?	40. <input type="checkbox"/> Yes <input type="checkbox"/> No
41. Do you repair autos (including cars, motorcycles, ATVs) that are used for racing?	41. <input type="checkbox"/> Yes <input type="checkbox"/> No
42. Do you pick up or deliver customers' autos?	42. <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>43. PREMISES</b>	
Where are the units held for sale stored (in building, open lot, etc.)? _____	
If open lot, is lot floodlighted?	43. <input type="checkbox"/> Yes <input type="checkbox"/> No
Are attendants or night watchmen employed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is there an alarm system? If yes, what kind? _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is lot fenced?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, describe (e.g., chained, posts 4 feet apart) _____	
Are keys locked when stored after hours?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Where are keys kept? Explain _____	
Are customers permitted in the service area?	<input type="checkbox"/> Yes <input type="checkbox"/> No
How many service bays do you have? _____ Any service pits? If so, how many? _____	
Do you have fire and smoke alarms?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have fire extinguishers?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are firearms kept on premises?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you occupy all of the premises?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you lease part of premises to others? If yes, to whom? _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is your operation located at your private residence?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, do you have homeowners or renters insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No

**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 \_\_\_\_\_

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Witness

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Applicant's Signature

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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)

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Applicant's Representative's Name and Address

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Phone No.