



P.O. Box 650 • 57 Parker Rd. • Barre, VT 05641 • 800-548-4301 • www.neee.com

Repair And Service Operations Supplemental Application

TO BE USED WITH COMMERCIAL GENERAL LIABILITY APPLICATION (ACORD 125), or OTHER SIMILAR APPLICATION.

All questions must be answered in full. Application must be signed and dated by the applicant.

Applicant's Name _____ Agent _____

Applicant Mailing Address _____ Applicant's Phone Number _____

_____ Web Address _____

_____ Inspection Contact _____

Proposed Policy Period ____ to ____ Phone Number for Inspection Contact: _____

Applicant is Individual Partnership Corporation Joint Venture Other _____

Location #1 _____

Location #2 _____

Location #3 _____

NATURE OF YOUR BUSINESS

Repair Shop Body Shop Gas Station Parking Facility Other _____

UNDERWRITING INFORMATION

1. How many years of experience do you have in this field? _____

2. How many autos do you own? _____

3. Are autos stored inside a building? Yes No

If yes, does building have? Sprinklers Alarm

What is the building construction? _____ What is the protection class? _____

4. If autos are stored outside, describe lot. Standard Non-Standard Un-Fenced

Standard open lots are open parking storage lots enclosed on all sides by a metal cyclone or equivalent fence not less than six feet in height; or bounded on one or more sides by the wall or walls of a building, with no unprotected openings, and the exposed sides of the lot enclosed by a metal cyclone or equivalent fence not less than six feet in height, with openings securely locked when unattended.

Non-standard open lots are all other open lot locations, or unroofed space and buildings not securely enclosed and locked when unattended.

5. What precautions are taken to prevent theft or vandalism damage to the following:

a. Customers' Autos _____

b. Employees' Tools _____

6. Are used rags stored in a metal container and picked up daily? Yes No

7. Verify "no smoking" is allowed in shop. _____

8. Verify all paint is stored in metal cabinets. _____

9. Does applicant have a sign posted in the customer reception / waiting area stating applicant assumes no liability for any items left inside vehicles left for service or repair? Yes No

10. What controls are in place for the keys? Describe. _____

11. Is a standard automotive work order used? Yes No

UNDERWRITING INFORMATION (CONTINUED)

EXPLAIN ALL "YES" RESPONSES

Do You

- 1. Have Commercial Auto insurance for all owned, non-owned and hired autos? Yes No
- 2. Have any dealer plates or transfer tags? Yes No
- 3. Have a dealer's license? Yes No
- 4. Have signs posted restricting customers from entering work areas? Yes No
- 5. Conduct structural alterations or frame straightening? Yes No
If yes, complete Frame Straightening Supplemental Application, S320FRs.
- 6. Engage in any other operations? If yes, specify below Yes No
- 7. Engage in auto dismantling or salvage operations? Yes No
- 8. Engage in split rim work? Yes No
- 9. Have any security guards? Yes No
Are they employees? Yes No
Are they subcontractors? Yes No
If they are subcontractors, do you obtain certificates of insurance? Yes No
- 10. Have guard dogs? Yes No
If yes, are they confined during business hours? Yes No
- 11. Have underground storage tanks? Yes No
- 12. Install or repair trailer hitches? Yes No
If yes, are they pre-manufactured? Yes No
Will you custom fabricate and install trailer hitches? Yes No
- 13. Modify vehicles for performance, style or handling characteristics? Yes No
- 14. Own or operate tank trucks? Yes No
- 15. Rent, lease or loan vehicles, machinery or equipment to others? Yes No
From others? Yes No
- 16. Repossess vehicles? Yes No
- 17. Sell any used parts? Yes No
- 18. Sell or distribute butane, propane or other liquefied gas? Yes No
- 19. Sell recaps? Yes No
- 20. Sell used tires? Yes No
- 21. Sponsor or own any race cars? Yes No
- 22. Sponsor sporting or social events? Yes No
- 23. Have any special hazards on premises (i.e. Cooking, flammables, woodworking, etc)? Yes No
- 24. Operate a tow truck service for hire? Yes No
- 25. Provide valet parking services? Yes No
- 26. Operate a storage / impound lot? Yes No

Explain. _____

UNDERWRITING INFORMATION (CONTINUED)

INDICATE WHAT PERCENTAGE OF THE FOLLOWING OPERATIONS YOU PERFORM

- 1. Auto mechanical repair % Sales ___ % Repair
- 2. Auto parts sales % Sales ___ % Repair
- 3. Boats, jet skis or other water craft % Sales ___ % Repair
- 4. Body painting or repair % Sales ___ % Repair
- 5. Brake work % Sales ___ % Repair
- 6. Farm or heavy equipment % Sales ___ % Repair
- 7. Gasoline or diesel sales % Sales ___ % Repair
- 8. Foreign sports cars, classic autos, antique autos or fiberglass body autos..... % Sales ___ % Repair
- 9. Grocery or liquor sales % Sales ___ % Repair
- 10. Late model used automobiles and light trucks % Sales ___ % Repair
- 11. Mobile homes, motor homes or other recreational vehicles % Sales ___ % Repair
- 12. Motorcycles, ATV's etc..... % Sales ___ % Repair
- 13. Trucks, tractors, trailers (Complete Truck & Heavy Truck Supplemental Application, S320TR) ... % Sales ___ % Repair
- 14. Vehicles where the frame or body is modified, e.g., van conversions, etc % Sales ___ % Repair
- 15. Other _____ % Sales ___ % Repair

Remarks _____

REQUESTED COVERAGE & LIMITS

| | | | |
|-------------------------------------|---|-------|-----------------------------|
| COMMERCIAL GENERAL LIABILITY | GENERAL AGGREGATE LIMIT | _____ | PER CLAIM DEDUCTIBLE |
| | PRODUCTS/COMPLETED OPERATIONS | _____ | \$ _____ BI |
| | PERSONAL/ADVERTISING INJURY | _____ | \$ _____ PD |
| | EACH OCCURRENCE | _____ | |
| | DAMAGE TO PREMISES RENTED TO YOU | _____ | |
| | PREMISES MEDICAL PAYMENTS | _____ | |

| | | | | |
|--|---------------------------------|-----------------|---------------------|--|
| REPAIR & SERVICE OPERATIONS LEGAL LIABILITY | Loc. 1 | PER AUTO | PER LOCATION | DEDUCTIBLE |
| | SPECIFIED CAUSES OF LOSS | \$ _____ | \$ _____ | \$ _____ PER AUTO \$ _____ MAX PER LOSS |
| | COLLISION | \$ _____ | \$ _____ | \$ _____ PER AUTO \$ _____ MAX PER LOSS |

| | | | | |
|--|---------------------------------|-----------------|---------------------|--|
| REPAIR & SERVICE OPERATIONS LEGAL LIABILITY | Loc. 2 | PER AUTO | PER LOCATION | DEDUCTIBLE |
| | SPECIFIED CAUSES OF LOSS | \$ _____ | \$ _____ | \$ _____ PER AUTO \$ _____ MAX PER LOSS |
| | COLLISION | \$ _____ | \$ _____ | \$ _____ PER AUTO \$ _____ MAX PER LOSS |

| | | | | |
|--|---------------------------------|-----------------|---------------------|--|
| REPAIR & SERVICE OPERATIONS LEGAL LIABILITY | Loc. 3 | PER AUTO | PER LOCATION | DEDUCTIBLE |
| | SPECIFIED CAUSES OF LOSS | \$ _____ | \$ _____ | \$ _____ PER AUTO \$ _____ MAX PER LOSS |
| | COLLISION | \$ _____ | \$ _____ | \$ _____ PER AUTO \$ _____ MAX PER LOSS |

| | | |
|---|--|--|
| MISCELLANEOUS TOOLS – IM (VALUE OF \$1,500 OR LESS) \$1,000 DEDUCTIBLE | TOOL DESCRIPTION | LIMIT PER ITEM (MAXIMUM POLICY LIMIT: \$10,000) |
| | | |
| | | |
| | Attach a separate sheet, if needed. | |

PLEASE READ BELOW AND COMPLETE SIGNATURE BLOCK ON LAST PAGE

I have reviewed this application for accuracy before signing it. As a condition precedent to coverage, I hereby state that the information contained herein is true, accurate and complete and that no material facts have been omitted, misrepresented or misstated. I know of no other claims or lawsuits against the applicant and I know of no other events, incidents or occurrences which might reasonably lead to a claim or lawsuit against the applicant. I understand that this is an application for insurance only and that completion and submission of this application does not bind coverage with any insurer.

IMPORTANT NOTICE: As part of our underwriting procedure, a routine inquiry may be made to obtain applicable information concerning character, general reputation, personal characteristics, and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided.

FRAUD STATEMENT – FOR THE STATE(S) OF:

Alabama, Arkansas, Louisiana, Maryland, Rhode Island, Texas, West Virginia:

NOTICE: Any person who knowingly (For Maryland add: *or willfully*) presents a false or fraudulent claim for payment of a loss or benefit or who knowingly (For Maryland add: *or willfully*) presents false information in an application for insurance is guilty of a crime and may be subject to (For Alabama add: *restitution*,) fines and confinement in prison (For Alabama add: *or any combination thereof*).

Alaska

A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

Arizona

For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

California

For your protection, California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent 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.

Connecticut, Georgia, Hawaii, Illinois, Missouri, Montana, North Carolina, North Dakota, South Carolina, South Dakota, Wisconsin:

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.

Delaware, Idaho:

Any person who knowingly, and with intent to (For Delaware add: *injure*) defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

District of Columbia

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.

Florida

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

Indiana

Any person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

Kansas

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 commits a fraudulent insurance act.

Kentucky

Application Forms: 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, 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 may include imprisonment, fines, or a denial of insurance benefits.

Massachusetts, Nebraska, Vermont:

Any person who knowingly and with intent to defraud any insurance company or another 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, which may be a crime and may subject the person to criminal and civil penalties.

Minnesota

A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

New Hampshire

Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in NH Rev. Stat. § 638:20.

New Jersey

Application Forms: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

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.

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.

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.

Oregon

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents materially false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison. In order for us to deny a claim on the basis of misstatements, misrepresentations, omissions or concealments on your part, we must show that the misinformation is material to the content of the policy, we relied upon the misinformation and the information was either material to the risk assumed by us or provided fraudulently.

For remedies other than the denial of a claim, misstatements, misrepresentations, omissions or concealments on your part must either be fraudulent or material to our interests. With regard to fire insurance, in order to trigger the right to remedy, material misrepresentations must be willful or intentional. Misstatements, misrepresentations, omissions or concealments on your part are not fraudulent unless they are made with the intent to knowingly defraud.

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.

Producer's Signature

Date

Applicant's Signature

Date