

/ SUPPLEMENTAL APPLICATION

Garage & Auto Service Supplemental

Dealers, repair, service, and garagekeepers exposures.

Please complete this supplement in full and return it with a signed ACORD application. Submit to submissions@hedgespecialty.com or through the Hedge broker portal. Answer every question — incomplete applications delay quoting.

GENERAL INFORMATION

NAMED INSURED / APPLICANT

DBA / TRADE NAME

BROKERAGE / BROKER

AGENCY / AGENT

PROPOSED EFFECTIVE DATE

NEW OR RENEWAL?

POLICY / QUOTE NUMBER

FEIN

ENTITY TYPE (LLC, CORP, ETC.)

YEARS IN BUSINESS

YEARS UNDER CURRENT MGMT

EMPLOYEES (FT / PT)

TYPE OF AUTO BUSINESS

WEBSITE

MAILING & RISK ADDRESS

MAILING ADDRESS

CITY

STATE

ZIP

COUNTY

OF LOCATIONS

PRIMARY RISK / PREMISE ADDRESS (IF DIFFERENT)

CITY

STATE

ZIP

COUNTY

CONTACTS

PRIMARY CONTACT NAME

TITLE

EMAIL

PHONE

AUDIT / INSPECTION CONTACT

INSPECTION PHONE

INSPECTION EMAIL

CURRENT / EXPIRING CARRIER INFORMATION

CURRENT / EXPIRING CARRIER

POLICY NUMBER

ANNUAL PREMIUM \$

LIMIT(S) OF INSURANCE

DEDUCTIBLE / SIR

RETROACTIVE DATE (IF ANY)

Is the current carrier offering renewal?	YES	NO
Is the expiring / current coverage written on a claims-made basis?	YES	NO

OPERATIONS

Operations performed (check all that apply)

New vehicle sales	Used vehicle sales	Repair / mechanical service	Body / collision / paint		
Quick-lube / oil change	Tire sales / service	Car wash	Detailing		
Towing / wrecker / roadside	Parking / valet	Parts sales	Glass / windshield		
Motorcycle / RV / powersports	Salvage / dismantling	Rental / leasing	Mobile mechanic / off-premises		
DEALER LICENSE # (IF ANY)	DEALER LICENSE TYPE (RETAIL/WHOLESALE/SALVAGE)	STATE(S) LICENSED	DOT # / MC # (IF ANY)		
% SALES	% REPAIR / SERVICE	% BODY / PAINT	% TOWING	% OTHER	% MOBILE / OFF-PREMISES

PREMISES, INVENTORY & STAFFING

# VEHICLES IN INVENTORY (AVG)	# VEHICLES IN INVENTORY (MAX)	MAX VALUE ANY ONE VEHICLE \$	LOT SQUARE FOOTAGE
BUILDING SQUARE FOOTAGE	# SERVICE BAYS	# LIFTS / HOISTS	# DEALER / TRANSPORT PLATES
# EMPLOYEES (FT / PT)	# MECHANICS / TECHNICIANS	# SALESPERSONS	# LOT / DETAIL STAFF
# LOANER VEHICLES	# SERVICE / SHUTTLE VEHICLES	# OWNED VEHICLES (TOTAL)	# DRIVERS UNDER AGE 25

Sales & Service Receipts — Five-Year History (by category)

RECEIPTS CATEGORY	UPCOMING YR (EST.) \$	LAST 12 MONTHS \$	1 YEAR PRIOR \$	2 YEARS PRIOR \$	3 YEARS PRIOR \$
Vehicle Sales					
Repair / Service Receipts					
Body / Paint Receipts					
Parts Sales					
Towing / Other Receipts					
TOTAL					

VEHICLE INVENTORY SCHEDULE

Owned & Loaner Vehicles

LOCATION #	YEAR / MAKE / MODEL	VIN (LAST 6)	USE (SALE / LOANER / SERVICE / OWNED)	STATED VALUE \$	COMP / COLL COVERAGE? (Y/N)

SERVICE & REPAIR OPERATIONS

Service / repair work performed

General mechanical	Brakes	Transmission	Electrical / wiring
Oil / lube	Frame / straightening	Body / collision	Painting / refinishing
Welding / cutting	Tire mounting / balancing	Alignment	Glass / windshield
EV battery service	Upholstery	Lift kits	Airbag service
Engine / drivetrain rebuild	None		

% PRIVATE PASSENGER / LIGHT	% HEAVY TRUCK (OVER 26K GVW)	% MOTORCYCLE / POWERSPORTS	% RV / MOTORHOME

1.	Do you allow customers to drive vehicles into the service bay or work area?	YES	NO
2.	Are signs posted and barriers used to keep customers out of the work area?	YES	NO
3.	Do you install lift kits? IF YES, MAXIMUM LIFT HEIGHT (INCHES) AND TRAINING	YES	NO
4.	Do you weld, cut, or work between axles on any vehicle frame?	YES	NO
5.	Do you work on salvage-titled, rebuilt, or reconstructed vehicles?	YES	NO
6.	Do you sell tires (new / used / recap)? IF YES, % NEW / % USED / % RECAP	YES	NO

SPRAY-PAINTING, WELDING & FLAMMABLE STORAGE

7.	Is any spray-painting or refinishing performed on premises? IF YES, % OF OPERATIONS	YES	NO
8.	Is painting done in a UL-listed / approved spray booth with adequate ventilation?	YES	NO
9.	Is explosion-proof lighting used in the paint / spray area, and is the booth code-compliant?	YES	NO
10.	Are all flammable liquids and combustibles stored in a closed, fire-resistive cabinet?	YES	NO
11.	Is any welding, cutting, or torch work performed? IF YES, DESCRIBE AND HOW SEPARATED FROM FLAMMABLES	YES	NO
12.	Are serviced, charged fire extinguishers maintained on premises (and in mobile units)?	YES	NO

LIFTS, HOISTS & EQUIPMENT

13.	Are all lifts / hoists / pits inspected and serviced on a documented schedule?	YES	NO
14.	Are jacks, lifts, or hoists located outside or in an unprotected area after hours?	YES	NO
15.	Is there a service pit, and is it guarded / covered when not in use?	YES	NO

IF YES, DESCRIBE PROTECTION

GARAGEKEEPERS — CUSTOMER AUTOS

AVG # CUSTOMER AUTOS ON LOT

MAX # CUSTOMER AUTOS ON LOT

AVG VALUE PER CUSTOMER AUTO \$

MAX VALUE ANY ONE CUSTOMER AUTO \$

Vehicle theft barriers / lot storage (check all)

Unprotected / open lot

Post & cable

Fence / gate (min 6 ft)

Locked building

Security guard / patrol

Alarm system

Video surveillance

Lighting after dark

16. Are customer autos stored on the premises after normal business hours? YES NO

17. Are keys kept in a secured location with no access by unauthorized persons? YES NO

18. Do you ever leave keys in or on unattended vehicles (incl. lockboxes)? YES NO

19. Do you park owned or customer vehicles on the street? YES NO

20. Do you store or display autos at any location not listed on this application? YES NO

IF YES, DESCRIBE

21. Do you share the lot or building with any other business? YES NO

22. Is garagekeepers requested on a legal-liability basis (vs. direct primary)? YES NO

TEST DRIVES, PICK-UP & DELIVERY

23. Do you allow test drives of vehicles offered for sale? YES NO

24. Do you allow unaccompanied test drives? YES NO

IF YES, CONTROLS IN PLACE

25. Do you allow overnight test drives? YES NO

26. Do you obtain a copy of the customer's driver's license and proof of insurance before any test drive? YES NO

27. Do you drive / transport customers' vehicles for pick-up and delivery? YES NO

MAX RADIUS (MILES) AND FREQUENCY

28. Do you provide loaner or shuttle vehicles? YES NO

MINIMUM AGE; LICENSE & INSURANCE VERIFIED?

TOWING & ROADSIDE (IF APPLICABLE)

29. Do you tow for hire or provide roadside / wrecker service? YES NO

30. Do you perform repossessions, impounds, or non-consensual tows? YES NO

31. Do you provide in-tow / on-hook physical damage for customer autos while being towed? YES NO

IF YES, LIMIT REQUESTED

DEALER OPERATIONS (IF APPLICABLE)

# VEHICLES SOLD PER YEAR	# SOLD 'SIGHT UNSEEN'	# SALVAGE / REBUILT SOLD PER YEAR	AVG SALE PRICE \$	
% RETAIL	% WHOLESALE	% CONSIGNMENT	% INTERNET / EXPORT	MAX TRANSPORT DISTANCE (MI)

32.	Do you have registration / transport / repair plates not issued to a specific auto?	YES	NO
	HOW MANY		

33.	Do you lease, rent, loan, or sell dealer plates to others?	YES	NO
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34.	Do you operate buy-here/pay-here or finance vehicles you sell?	YES	NO
	WHEN IS TITLE TRANSFERRED?		

35.	Do you operate an auto auction, pawn, or title-loan operation?	YES	NO
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36.	Are any dealer or driving operations conducted in states where you do not hold a license?	YES	NO
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FLEET SAFETY & DRIVER MANAGEMENT

37.	Is there a formal written fleet safety program with a designated safety manager?	YES	NO
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38.	Are background checks and pre-employment physicals performed on all drivers?	YES	NO
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39.	Are MVRs obtained on all drivers at hire and at least annually, against written acceptable-MVR criteria?	YES	NO
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40.	Are all drivers required to have a minimum acceptable level of driving experience, and is a road test given?	YES	NO
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41.	Is disciplinary action in place for poor drivers, and are individual driver files maintained?	YES	NO
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42.	Are employees permitted to take company vehicles home, or use them for personal use?	YES	NO
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43.	Are family members of employees permitted to drive company / customer vehicles?	YES	NO
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44.	Do employees use their own personal autos on the job?	YES	NO
	IS HIRED/NON-OWNED AUTO NEEDED; EVIDENCE OF PAP OBTAINED?		

45.	Is there a vehicle maintenance program with documented pre- and post-trip inspections?	YES	NO
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IF "YES" TO ANY OF THE ABOVE, EXPLAIN (REFERENCE QUESTION NUMBER)

OTHER EXPOSURES

46.	Are firearms kept on the person or premises?	YES	NO
47.	Are animals maintained on the premises?	YES	NO
48.	Do you sell, store, or dispense LPG / propane / butane, gasoline, or other fuels?	YES	NO
49.	Do you provide EV charging stations for customers?	YES	NO
50.	Do you own, work on, sponsor, or advertise any vehicles used in racing events?	YES	NO
51.	Do you have an ownership interest in, or share employees with, any other business at this location?	YES	NO
52.	Do you use any subcontractors, and are certificates of insurance obtained from each?	YES	NO

IF "YES" TO ANY OF THE ABOVE, EXPLAIN (REFERENCE QUESTION NUMBER)

COVERAGE REQUESTED

GARAGE / AUTO LIABILITY — BI & PD EACH-OCCURRENCE

GARAGEKEEPERS LIMIT (TOTAL LOT)

GARAGEKEEPERS COMP / COLL DEDUCTIBLE

DEALERS OPEN LOT DEDUCTIBLE

ESTIMATED ANNUAL RECEIPTS \$

REQUESTED EFFECTIVE DATE

GENERAL LIABILITY AGGREGATE

GARAGEKEEPERS TYPE (LEGAL LIABILITY / DIRECT PRIMARY)

DEALERS OPEN LOT — PHYSICAL DAMAGE LIMIT

COMP / COLLISION DEDUCTIBLE (OWNED AUTOS)

HIRED / NON-OWNED AUTO

LOSS HISTORY

List all claims and losses for the past 5 years, regardless of fault or payment. Attach currently-valued (within 90 days) loss runs for all lines.

53.	Has the applicant had any claims, losses, or incidents in the past 5 years?	YES	NO
54.	Are there any known incidents, facts, or circumstances that may result in a claim?	YES	NO
55.	Has any coverage been declined, cancelled, or non-renewed in the past 5 years?	YES	NO

Loss Detail

DATE OF LOSS	LINE / COVERAGE	CLAIMANT	DESCRIPTION	PAID \$	RESERVED \$	STATUS (O/C)

APPLICANT STATEMENT & SIGNATURE

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 (in some states a fine and/or imprisonment). The applicant represents that the statements and answers given are true, complete, and accurate to the best of their knowledge and will be relied upon by the insurer. Completion of this application does not bind coverage.

		DATE	
SIGNATURE OF APPLICANT			
PRINTED NAME		TITLE	
PRODUCER / AGENCY		HEDGE SUBMISSION #	