

Covers auto body and collision repair shops, including structural repair, refinishing, and ADAS calibration. General mechanical repair uses CWCO-SUP-GAR. Complete with ACORD 125 and 127 and a garage application.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS IN BUSINESS
BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE	

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE	PHONE	EMAIL

I-CAR GOLD CLASS / OEM CERTIFICATIONS	INSURER DRP RELATIONSHIPS

2 OPERATIONS

LOC #	STREET ADDRESS, CITY, STATE	OPERATIONS AT LOCATION	OWNED / LEASED	SERVICE BAYS

SERVICE	% OF WORK

Services: structural and frame repair; panel replacement and welding; refinishing; ADAS calibration (in-house or sublet); air bag and restraint repair; glass; hail and PDR; other.

ANNUAL REPAIR ORDERS	DRP WORK (%)	TECHNICIANS

2-1 Does the shop rebuild salvage or total-loss vehicles? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the shop sublet ADAS calibration to another provider? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — STRUCTURAL REPAIR, ADAS & SAFETY SYSTEMS

A Dallas jury awarded \$42 million after a body shop glued a replacement roof instead of welding it as Honda required; the shop's director said repairs were "guided by insurance." Years later, after resale, the roof collapsed in a crash. The industry expects ADAS calibration errors to produce the next such verdict.

- 3-1 Are OEM repair procedures retrieved and followed for every structural repair, even when an insurer won't pay for them? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-2 Are the OEM procedures used kept in the repair file? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-3 Are pre-repair and post-repair diagnostic scans done on every collision repair? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-4 Are ADAS systems calibrated to OEM specifications whenever repairs affect cameras, radar, or sensors? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-5 If yes to 2-2, does the calibration provider carry its own E&O coverage naming the shop? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-6 Are air bag and restraint parts sourced only from the vehicle manufacturer or its authorized suppliers? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-7 Are welders trained and certified for the materials they weld (steel, aluminum)? ☐ Yes ☐ No
IF NO, EXPLAIN
- 3-8 Has the shop been named in a claim that its repair caused or worsened injuries in a later crash? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — PAINT BOOTHS, SPRAYING & HAZARDOUS MATERIALS

- 4-1 Is all spray painting done in an approved spray booth? ☐ Yes ☐ No
IF NO, EXPLAIN
- 4-2 Are booth filters changed and ducts cleaned on a written schedule? ☐ Yes ☐ No
IF NO, EXPLAIN
- 4-3 Are paints and solvents stored in fire-resistant cabinets outside the booth? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-4 Do painters use supplied-air or fitted respirators under a written respiratory program? ☐ Yes ☐ No
IF NO, EXPLAIN
- 4-5 Is welding and grinding kept away from paint and solvent areas? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-6 Are hot-work precautions (fire watch, extinguisher, spark shields) used for all welding? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-7 Has the shop had a fire in the last 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — CUSTOMER VEHICLES IN CUSTODY

- 5-1 Are customer vehicles inspected and photographed at drop-off? ☐ Yes ☐ No
IF NO, EXPLAIN
- 5-2 Are customer keys kept in a locked box or key system? ☐ Yes ☐ No
IF NO, EXPLAIN
- 5-3 Are customer vehicles stored indoors or in a fenced, lit lot after hours? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-4 Does the applicant provide loaner vehicles to customers? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 Are road tests done only by employees with checked driving records? ☐ Yes ☐ No
IF NO, EXPLAIN

Garagekeepers coverage basis requested:

☐ Legal liability ☐ Direct excess ☐ Direct primary

5-6 Has a customer vehicle been damaged, stolen, or burned while in the shop's care? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL & RECEIPTS

TOTAL ANNUAL PAYROLL (\$) ANNUAL RECEIPTS (\$) DRP RECEIPTS (\$)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GARAGE LIABILITY CARRIER / LIMITS GARAGEKEEPERS LIMIT UMBRELLA LIMIT

7-1 Has any carrier declined, cancelled, or non-renewed coverage in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED (\$)	OPEN / CLOSED

7-2 Is the applicant aware of any incident, complaint, or circumstance not yet resulting in a claim that could reasonably give rise to one? ☐ Yes ☐ No
IF YES, EXPLAIN

8 RISK MANAGEMENT

8-1 Are technicians trained through I-CAR or OEM programs each year? ☐ Yes ☐ No
IF NO, EXPLAIN

8-2 Are repair files, including photos and scan reports, kept for at least 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

9

SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: 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, may be committing a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties. State-specific fraud warnings appear on the insurer's application.

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE
PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE