AUTO GLASS & WINDSHIELD SUPPLEMENTAL

Covers auto glass replacement and windshield repair businesses, shop-based and mobile, including ADAS calibration. Body shops use CWCO-SUP-BODYSHOP. 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

AGSC / AGRSS CERTIFICATION | INSURER NETWORK / TPA PROGRAMS

2 OPERATIONS

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

REPLACEMENTS PER YEAR | CHIP REPAIRS PER YEAR | MOBILE JOBS (%) | MOBILE VANS

Calibration capability (check all that apply):
☐ Static calibration in shop ☐ Dynamic (road-drive) calibration ☐ Sublet to dealer or calibration provider ☐ No calibration offered

2-1 Does the business replace glass on vehicles with ADAS cameras behind the windshield? ☐ Yes ☐ No
IF YES, EXPLAIN

2-2 Does the business sublet calibration to another provider? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — ADAS CALIBRATION & WINDSHIELD RETENTION

ADAS calibration lawsuits rose from 3 in 2018 to 61 in 2024, and settlements over skipped calibrations run from $200,000 to over $1 million; nearly half of shops miss required calibrations. New York now requires glass shops to tell customers whether recalibration is needed and whether the shop can do it.

3-1 Is the vehicle's ADAS equipment checked against OEM data before every replacement? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Is calibration performed to OEM specifications after every replacement that requires it? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Is a calibration report (pre- and post-scan) kept for every calibrated vehicle? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Are customers told in writing whether calibration is needed? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Do customers who decline calibration sign a written waiver? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 If yes to 2-2, is every vehicle sent for sublet calibration before it's returned to the customer? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Are windshields installed to the AGRSS standard with OEM-equivalent glass? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Are customers given a written safe drive-away time based on the urethane's cure? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Has the business been named in a claim over calibration, glass retention, or a leak? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — MOBILE SERVICE & CUSTOMER VEHICLES

4-1 For mobile replacements on ADAS vehicles, is calibration always completed before the customer resumes normal driving? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are driving records checked for all mobile technicians? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are customer vehicles inspected and photographed at drop-off? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are customer keys kept in a locked box or key system? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Are customer vehicles stored indoors or in a fenced, lit lot after hours? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Does the applicant provide loaner vehicles to customers? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Are road tests done only by employees with checked driving records? ☐ Yes ☐ No
IF YES, EXPLAIN

Garagekeepers coverage basis requested:
☐ Legal liability ☐ Direct excess ☐ Direct primary

4-8 Has a customer vehicle been damaged during glass work (paint, interior, electronics)? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL & RECEIPTS

TOTAL ANNUAL PAYROLL ($)	ANNUAL RECEIPTS ($)	CALIBRATION RECEIPTS ($)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GARAGE LIABILITY CARRIER / LIMITS	GARAGEKEEPERS LIMIT	COMMERCIAL AUTO CARRIER

6-1 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

6-2 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

7 RISK MANAGEMENT

7-1 Are technicians trained and certified for installation and calibration each year? ☐ Yes ☐ No

IF YES, EXPLAIN

7-2 Are job files (glass part, urethane lot, calibration report) kept for at least 10 years? ☐ Yes ☐ No

IF YES, EXPLAIN

8 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, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (State-specific fraud warnings apply; see state amendatory notice.)

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE

PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE