CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

AUTO REPAIR SHOP SUPPLEMENTAL

Covers general automotive repair and service shops. Body shops use CWCO-SUP-BODYSHOP; heavy truck repair CWCO-SUP-TRUCKREPAIR; tire shops CWCO-SUP-TIRESHOP; quick lube CWCO-SUP-LUBESHOP; dealers CWCO-SUP-DLR. 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

ASE / SHOP CERTIFICATIONS

STATE REPAIR FACILITY REGISTRATION NO. (IF ANY)

2 OPERATIONS

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

SERVICE	% OF WORK

Services: brakes; steering and suspension; engine and transmission; electrical and diagnostics; ADAS calibration; air conditioning; hybrid / EV service; exhaust; inspections; lift kits; other.

ANNUAL REPAIR ORDERS

TECHNICIANS

ANNUAL RECEIPTS ($)

2-1 Does the shop perform work away from its premises (roadside or at customers' locations)? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the shop install lift kits over 6 inches? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the shop cut or weld vehicle frames? ☐ Yes ☐ No

IF YES, EXPLAIN

2-4 Does the shop service hybrid or electric vehicle high-voltage systems? ☐ Yes ☐ No

IF YES, EXPLAIN

2-5 Does the shop install mobility equipment or modify vehicles for drivers with disabilities? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — FAULTY WORK, OEM PROCEDURES & SAFETY SYSTEMS

A repair that deviates from the maker's procedure can cause a crash years later. A Dallas jury returned $42 million against a shop whose repair contributed to catastrophic injuries after the car had been resold, and the industry expects safety-system (ADAS) calibration to produce the next large verdict.

3-1 Do technicians follow and document OEM repair procedures for every safety-related repair? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Is every brake, steering, and suspension job road-tested or checked by a second technician before release? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Are ADAS systems calibrated to OEM specifications after any repair that affects cameras or sensors? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Are parts bought only from OEM or reputable aftermarket suppliers, never from unverified online sellers? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Are declined safety repairs documented with the customer's signature? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Are repair orders kept for at least 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Has the shop been named in a claim that its work caused or worsened a crash? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — CUSTOMER VEHICLES IN CUSTODY

4-1 Are customer vehicles inspected and photographed at drop-off? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are customer keys kept in a locked box or key system? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are customer vehicles stored indoors or in a fenced, lit lot after hours? ☐ Yes ☐ No
IF YES, EXPLAIN

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

4-5 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

4-6 Has a customer vehicle been stolen, damaged, or in a crash while in the shop's care? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — SHOP PREMISES & HAZARDS

5-1 Are paints and solvents stored in fire-resistant cabinets? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Are lifts inspected at least yearly by a qualified inspector (e.g., ALI)? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Are customers kept out of service bays? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Are used oil, batteries, and fluids disposed of through licensed recyclers? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 Is any part of the premises rented to another business? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL & RECEIPTS

TOTAL ANNUAL PAYROLL ($)	PARTS SALES ($)	LABOR 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 Do technicians hold current ASE or manufacturer certifications for the work they do? ☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Is repair information (OEM service data) subscribed to and available at every bay? ☐ 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, 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