

Covers franchised new-car dealers and independent used-car dealers, including service and body shops. Boat, powersports, and RV dealers use CWCO-SUP-BEATDEALER, -POWERSPORTS, and -RVDEALER. Complete with ACORD 125 and 127 and a garage application. Attach a location schedule if more than one lot.

1 APPLICANT / DEALERSHIP INFORMATION

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

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

PRIMARY CONTACT / TITLE	PHONE	EMAIL

DEALER LICENSE NO. AND STATE	FRANCHISE / BRANDS CARRIED (IF ANY)

2 OPERATIONS

SALES / SERVICE CATEGORY	% OF REVENUE

Categories: new vehicles; used retail; wholesale; buy-here-pay-here financing; leasing or rental; salvage or rebuilt; exports; mechanical service; body shop and paint; parts; other.

UNITS SOLD PER YEAR	NUMBER OF LOTS	SERVICE BAYS	RADIUS OF OPERATION (MILES)

2-1 Does the dealership perform mechanical repairs or body work? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the dealership lease or rent vehicles to customers? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Does the dealership import vehicles? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-4 Is any part of the operation run from a personal residence? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-5 Is the dealership involved in racing, race preparation, or race sponsorship? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — TEST DRIVES, DEALER PLATES & TRANSPORT

Test drives, loaned dealer plates, and outside transporters put the dealership's auto liability behind drivers it doesn't employ or control.

3-1	Is a copy of the driver's license and proof of insurance taken before every test drive?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-2	Are all test drives accompanied by an employee?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-3	Are overnight or multi-day test drives allowed?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-4	Does the dealership lend, rent, or let others use dealer or transporter plates?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-5	Is a log kept of every dealer plate, showing who has it and for which vehicle?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-6	Does the dealership use contract drivers or outside transporters to move vehicles?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-7	If yes to 3-6, do they provide certificates of insurance naming the dealership?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-8	Are vehicles inspected and photographed for damage when taken in?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-9	Has a test driver, plate user, or transporter been in an accident or stolen a vehicle in the last 5 years?	☐ Yes ☐ No
IF YES, EXPLAIN		

4 EXPOSURE & RISK QUESTIONS — CUSTOMER DATA, F&I & CYBER

The June 2024 CDK Global ransomware attack shut down dealer management systems at about 15,000 dealerships for nearly two weeks. Dealers are financial institutions under the FTC Safeguards Rule, which requires notifying the FTC within 30 days of a breach affecting 500 or more customers.

4-1	Does the dealership have a written information security program under the FTC Safeguards Rule, with a named qualified individual?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-2	Is multi-factor authentication required for the DMS, email, and remote access?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-3	Are customer files encrypted in storage and in transit?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-4	Is there a written plan to keep selling and servicing if the DMS goes offline for two weeks?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-5	Does the incident response plan include FTC notification within 30 days for breaches affecting 500 or more people?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-6	Are F&I staff trained on truth-in-lending, odometer, and title disclosures?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-7	Has the dealership had a data breach, ransomware event, or truth-in-lending, odometer, or title claim?	☐ Yes ☐ No
IF YES, EXPLAIN		

5 EXPOSURE & RISK QUESTIONS — DRIVERS & EMPLOYEES

FULL NAME	DL NO. / STATE	DATE OF BIRTH	FT / PT	FURNISHED UNIT (Y/N)	ACCIDENTS / VIOLATIONS (3 YRS)

List all owners, employees, household members, and contractors who drive dealer units; attach a schedule if more.

5-1 Are driving records checked for every listed driver at hire and at least yearly? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Have all owners, employees, household members, and contractors who drive dealer units been listed? ☐ Yes ☐ No
IF YES, EXPLAIN

6 EXPOSURE & RISK QUESTIONS — INVENTORY, LOT & SERVICE OPERATIONS

LOC #	LOT TYPE (BUILDING / FENCED LOT / OPEN LOT)	MAX INVENTORY VALUE (\$)	MAX PER-UNIT VALUE (\$)	AVERAGE UNIT VALUE (\$)

Lot security (check all that apply):

☐ Fenced with locked gate ☐ Monitored alarm ☐ Video surveillance ☐ Security patrol or guard ☐ Lighting throughout lot
☐ Keys in locked cabinet or key system ☐ GPS trackers on units ☐ Wheel locks or barriers

Garagekeepers coverage basis requested (customer units in the dealer's care):

☐ Legal liability ☐ Direct excess ☐ Direct primary ☐ Not needed

6-1 Are lifts and jacks secured or indoors after hours? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Is painting done only in an approved spray booth? ☐ Yes ☐ No
IF NO, EXPLAIN

6-3 Does the dealership handle or dispense LP gas? ☐ Yes ☐ No
IF YES, EXPLAIN

6-4 Is valet parking offered to customers? ☐ Yes ☐ No
IF YES, EXPLAIN

6-5 Has the dealership had inventory theft, hail or flood damage, or catalytic converter theft in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

7 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$)	PROJECTED ANNUAL GROSS SALES (\$)	SERVICE / PARTS REVENUE (\$)

8 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years for garage liability, dealer's physical damage, and garagekeepers.

CURRENT GARAGE / DEALER CARRIER

DEALER'S PHYSICAL DAMAGE LIMIT

GARAGEKEEPERS LIMIT

8-1 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

8-2 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

9 RISK MANAGEMENT

9-1 Are keys kept in a locked cabinet or electronic key system with sign-out logs?

☐ Yes ☐ No

IF NO, EXPLAIN

9-2 Are backups of dealership data kept offline or with a separate provider?

☐ Yes ☐ No

IF NO, EXPLAIN

10 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