

Covers liability to others from garage operations — premises, test drives, pick-up and delivery, dealer plates, and completed repairs. Customers' own vehicles in your care use CWCO-SUP-GARKEEP. Complete with the applicant's business supplemental and ACORD 125. Attach a sample repair order and any sublet or vendor agreements.

1 APPLICANT / BUSINESS INFORMATION

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

Garage operations (check all):

☐ General repair
 ☐ Body / collision
 ☐ Tires / glass / lube
 ☐ New or used vehicle sales
 ☐ Towing / recovery
 ☐ Parking / valet
☐ Car wash / detailing
☐ Storage
☐ Mobile service

PRIMARY CONTACT / TITLE	PHONE	EMAIL
DEALER / REPAIR LICENSE NUMBER	ANNUAL REVENUE (\$, ILLUSTRATIVE)	EMPLOYEES

2 OPERATIONS & COVERAGE REQUESTED

Volume:

Repair orders per year
 Vehicles sold per year
 Test drives per month
 Employees who drive customer vehicles
 Dealer / transporter plates
 Service bays

REVENUE SOURCE	% OF REVENUE

Revenue sources: mechanical repair; collision repair; tires, glass, and lube; new vehicle sales; used vehicle sales; parts sales; towing; parking and storage; washing and detailing.

EACH ACCIDENT LIMIT REQUESTED (\$)	AGGREGATE LIMIT REQUESTED (\$)	REQUESTED EFFECTIVE DATE

2-1 Does any contract or direct repair program require a specific garage liability limit? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — TEST DRIVES & DRIVING

When an employee crashes a customer's car on a road test, garage liability pays for the other car and its driver; the customer's car itself is a garagekeepers claim.

3-1 Do employees test-drive or road-test customer vehicles? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Is there a written test-drive policy (licensed employees only, set routes, no personal errands)? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Are customers allowed to test-drive vehicles for sale without an employee? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Do employees pick up or deliver customer vehicles? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Are motor vehicle records checked for everyone who drives customer or dealer vehicles? ☐ Yes ☐ No

IF YES, EXPLAIN

3-6 Does the business use dealer or transporter plates, and are they tracked daily? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Are dealer-plated vehicles ever lent to customers, family members, or other businesses? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — COMPLETED WORK & PREMISES

Garage liability covers injury or damage caused by faulty repairs after the vehicle leaves, but work done by sublet vendors or 1099 workers may be excluded.

4-1 Does the business work on brakes, steering, suspension, tires, airbags, or other safety systems? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are completed repairs road-tested and signed off before release? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Is any work (glass, alignment, electronics, ADAS calibration) sublet to vendors or 1099 workers? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are certificates of insurance collected from every sublet vendor, naming the business as additional insured? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Does the business install used, salvaged, or customer-supplied parts? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are customers kept out of the shop area and away from lifts? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Does the business sell or dispense fuel, propane, or tires to the public? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PRIOR INSURANCE & LOSS HISTORY

Attach currently-valued loss runs for the last 5 years.

CURRENT GARAGE CARRIER	CURRENT LIMITS	EXPIRATION DATE

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

5-2 Has there been an accident during a test drive, or a claim over faulty work, in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION (INJURY OR DAMAGE, CAUSE)	TOTAL INCURRED (\$, ILLUSTRATIVE)	OPEN / CLOSED

5-3 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

6 RISK MANAGEMENT & SAFETY

6-1	Do repair orders record the work done, parts used, and the technician who did it?	☐ Yes ☐ No
	IF YES, EXPLAIN	
6-2	Are technicians certified (ASE, I-CAR, manufacturer) for the work they perform?	☐ Yes ☐ No
	IF YES, EXPLAIN	
6-3	Are manufacturer recalls and repair procedures checked before work begins?	☐ Yes ☐ No
	IF YES, EXPLAIN	

7 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