

Covers damage to customers' vehicles in your care — for repair, service, storage, parking, towing, washing, or valet. Liability to others uses CWCO-SUP-GARLIAB. Complete with the applicant's business supplemental and ACORD 125. Attach a lot or building diagram and a sample claim ticket or repair order showing your terms.

1 APPLICANT / BUSINESS INFORMATION

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

Why customer vehicles are in your care (check all):

☐ Repair / service
 ☐ Body / collision
 ☐ Storage
 ☐ Parking / valet
 ☐ Towing / impound
 ☐ Washing / detailing
☐ Consignment sale
☐ Transport / delivery

PRIMARY CONTACT / TITLE	PHONE	EMAIL

GARAGE LIABILITY CARRIER	ANNUAL REVENUE (\$, ILLUSTRATIVE)

2 CUSTOMER VEHICLES & COVERAGE REQUESTED

LOCATION ADDRESS	AVERAGE VEHICLES	MOST VEHICLES AT ONCE	HIGHEST VEHICLE VALUE (\$)

Storage:

☐ Vehicles kept overnight
 ☐ Vehicles stored outdoors (%)
 ☐ Electric vehicles on site (avg.)
 ☐ Longest typical stay (days)

Garagekeepers basis requested:

☐ Legal liability
☐ Direct excess
☐ Direct primary
☐ Not sure

Causes of loss requested:

☐ Collision
☐ Comprehensive
☐ Specified causes of loss

LIMIT PER LOCATION (\$)	DEDUCTIBLE PER VEHICLE (\$)	DEDUCTIBLE PER EVENT (\$)

3 EXPOSURE & RISK QUESTIONS — SECURITY, KEYS & WEATHER

Legal-liability garagekeepers pays only when the business is at fault. One shop's \$25,000 theft from a locked car in a secure, alarmed lot was paid only because it carried direct primary coverage.

3-1 Are customer vehicles locked and keys kept in a secured key box or key-control system? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Is the lot fenced, gated, and lit after hours? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Are cameras or an alarm monitored after hours? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Are vehicles stored indoors overnight? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Is any location in a high-hail, flood, or wildfire area? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Is there a plan to move customer vehicles inside or to higher ground before severe weather? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Are customer vehicles ever parked on the street or at an off-site lot? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — FIRE, HANDLING & RECORDS

A fire during welding or painting can damage many high-value customer cars at once — one repairer described 30 cars worth \$75,000 each in a single shop.

4-1 Is any painting, welding, or work with flammable liquids done near customer vehicles? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are spray booths, lifts, and fire suppression inspected on schedule? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Is the building sprinklered? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are electric or hybrid vehicles with damaged batteries stored outdoors and apart from other vehicles? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Are condition photos taken at drop-off and before release? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Do repair orders or claim tickets limit liability for personal items left in vehicles? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Are only trained employees allowed to move customer vehicles on the lot? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PRIOR INSURANCE & LOSS HISTORY

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

CURRENT GARAGEKEEPERS CARRIER	CURRENT BASIS / LIMIT	EXPIRATION DATE

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

5-2 Has a customer vehicle been damaged, stolen, or burned while in the business's care in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION (VEHICLE, 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 Is there a written fire prevention and housekeeping program? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Is there a written key-control and after-hours security procedure? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Are customers told in writing how their vehicles are protected while in your care? ☐ 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