HEAVY EQUIPMENT DEALER SUPPLEMENTAL

For franchised and independent dealers of construction, compact, agricultural, forestry, and material-handling equipment, including parts, service, rental, and hauling. Industrial and forklift distributors use CWCO-SUP-INDEQ; rental-only companies use CWCO-SUP-EQRENT; independent field service firms use CWCO-SUP-HVYEQSVC. Complete with ACORD 125/126/127/140. Attach a location list, lines carried, the dealer agreement's indemnity and insurance section, floor plan terms, the predelivery checklist, and five years of loss runs.

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 ☐ Nonprofit

PRIMARY CONTACT / TITLE	PHONE	EMAIL

BRANDS / LINES CARRIED	FLOOR PLAN LENDER(S)

2 OPERATIONS

REVENUE SOURCE	% OF REVENUE

Sources: new equipment sales; used equipment sales; parts; shop service; field service; rental; attachments; equipment hauling; financing and warranty commissions.

Size:
☐ Locations ☐ New units sold / yr ☐ Used units sold / yr ☐ Rental units ☐ Service techs
☐ Lowboys / haulers

PEAK LOT INVENTORY VALUE ($)	LARGEST SINGLE LOCATION VALUE ($)	CUSTOMER UNITS IN SHOP (PEAK $)

2-1 Does the applicant sell equipment it imports directly or buys outside the manufacturer's authorized channel? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — PREDELIVERY, USED EQUIPMENT & MODIFICATIONS

A $5 million verdict turned on ballast a dealer setup checklist called for, and a Pennsylvania jury put 75% of a $2.9 million award on a dealer. Used units and modifications are where a dealer stands alone.

3-1 Is a manufacturer predelivery checklist completed and signed by the buyer for every new unit? ☐ Yes ☐ No
IF NO, EXPLAIN

3-2 Are ballast, guards, and safety decals verified before every delivery? ☐ Yes ☐ No
IF NO, EXPLAIN

3-3 Do buyers decline factory safety options (ROPS, cameras, alarms) in writing? ☐ Yes ☐ No
IF NO, EXPLAIN

3-4 Does the applicant install attachments from other makers on machines it sells? ☐ Yes ☐ No
IF YES, EXPLAIN

This supplemental is an intake document. It does not replace any carrier application and affords no coverage.

3-5 Does the applicant modify machines at customer request (guards removed, controls changed)? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Are used units inspected and reconditioned before sale? ☐ Yes ☐ No
IF NO, EXPLAIN

3-7 Are used units sold "as is" with a signed disclaimer? ☐ Yes ☐ No
IF NO, EXPLAIN

3-8 Are open recalls checked by serial number before any unit is sold? ☐ Yes ☐ No
IF NO, EXPLAIN

3-9 Do customers take demo or trial units without staff present? ☐ Yes ☐ No
IF YES, EXPLAIN

3-10 Does the dealer agreement provide indemnity from the manufacturer for product defects? ☐ Yes ☐ No
IF NO, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — LOT, SHOP & HAULING

About $1 billion of equipment is stolen each year and less than a quarter is recovered; Deere, Kubota, Bobcat, and Caterpillar lead the theft lists. Dealers also hold customer machines in the shop and haul oversize loads.

4-1 Is the sales lot secured after hours by fencing, lighting, and cameras? ☐ Yes ☐ No
IF NO, EXPLAIN

4-2 Do lot units have GPS tracking or immobilizers? ☐ Yes ☐ No
IF NO, EXPLAIN

4-3 Are keys controlled in a locked box with sign-out? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Is inventory stored outdoors in a hail or flood-prone area? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Is the shop sprinklered? ☐ Yes ☐ No
IF NO, EXPLAIN

4-6 Is welding and cutting controlled by a written hot-work permit? ☐ Yes ☐ No
IF NO, EXPLAIN

4-7 Does the applicant haul equipment on its own lowboys or trailers? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 If yes to 4-7, are oversize permits obtained for every oversize load? ☐ Yes ☐ No
IF NO, EXPLAIN

4-9 Are field service techs dispatched to customer job sites? ☐ Yes ☐ No
IF YES, EXPLAIN

4-10 Does the applicant rent equipment to customers? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL, SALES & REVENUE

ANNUAL GROSS REVENUE ($)	USED EQUIPMENT SALES ($)	SERVICE & PARTS REVENUE ($)	TOTAL ANNUAL PAYROLL ($)

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6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GL / PRODUCTS CARRIER / LIMIT	DEALERS OPEN LOT / INVENTORY LIMIT	UMBRELLA / EXCESS LIMIT

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED ($)	OPEN / CLOSED

6-1 Has the applicant been named in a suit over a machine it sold or set up in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has lot or shop equipment been stolen, vandalized, or hail-damaged in the past 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-4 Is the applicant aware of any incident or circumstance that could give rise to a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

7 RISK MANAGEMENT & SAFETY

7-1 Is there a written used-equipment reconditioning and inspection standard? ☐ Yes ☐ No
IF NO, EXPLAIN

7-2 Are delivery walk-arounds and operator instructions documented? ☐ Yes ☐ No
IF NO, EXPLAIN

7-3 Are service work orders and parts used kept for at least 10 years? ☐ Yes ☐ No
IF NO, 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, 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