MOBILE TOOL DEALER SUPPLEMENTAL

For franchised and independent mobile tool dealers selling tools, storage, scanners, and shop equipment from a walk-in truck on routes to shops, dealerships, fleets, and plants. Tool makers use CWCO-SUP-TOOLMFG; lift and shop equipment makers use CWCO-SUP-AUTOLIFTMFG. Complete with ACORD 125/126/127. Attach the franchise agreement's insurance section (if franchised), the truck schedule, an inventory value report, 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 ☐ LLC ☐ S corporation ☐ Corporation ☐ Partnership

PRIMARY CONTACT / TITLE	PHONE	EMAIL

FRANCHISOR / BRAND (OR INDEPENDENT)	FRANCHISE START DATE	ROUTE AREA / COUNTIES

2 OPERATIONS

TRUCK YEAR / MAKE / MODEL	GVWR (LB)	GARAGING ADDRESS / ZIP	INVENTORY VALUE ON TRUCK ($)

Route:
☐ Stops per week ☐ Active customer accounts ☐ Employees / helpers ☐ Trucks

Products sold (check all that apply):
☐ Hand tools ☐ Power and air tools ☐ Tool storage / boxes ☐ Diagnostic scanners ☐ Lifts and shop equipment ☐ Jacks and stands
☐ Batteries and chargers ☐ Used / trade-in tools

2-1 Does the applicant sell equipment it installs at the customer's shop? ☐ Yes ☐ No
IF YES, EXPLAIN

2-2 Does the applicant keep extra inventory at home or in a storage unit? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — TRUCK, INVENTORY & CUSTOMERS

A tool truck is a moving store with a six-figure inventory, parked overnight at the dealer's home and boarded by customers at every stop. An auto policy covers the truck itself, not the tools inside it.

3-1 Is the truck parked overnight in a locked garage or fenced yard? ☐ Yes ☐ No
IF NO, EXPLAIN

3-2 Does the truck have a monitored alarm or GPS tracking? ☐ Yes ☐ No
IF NO, EXPLAIN

3-3 Is the cargo area locked whenever the dealer steps away? ☐ Yes ☐ No
IF NO, EXPLAIN

3-4 Is any truck rated at 26,001 lb GVWR or more? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Do customers climb steps or use a ramp to enter the truck? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Are steps, handrails, and floor surfaces kept slip-resistant? ☐ Yes ☐ No
IF NO, EXPLAIN

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

3-7 Does anyone other than the dealer drive the truck? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Does the dealer demonstrate lifts, presses, or other powered equipment at customer shops? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Are used or trade-in tools inspected before resale? ☐ Yes ☐ No
IF NO, EXPLAIN

3-10 Has the truck or its inventory been stolen or broken into in the past 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — CUSTOMER CREDIT, FRANCHISE & DATA

Dealers carry customers' weekly-payment accounts, and franchisors have paid large settlements to dealers -- Snap-on $125 million and Matco $15.8 million, the latter over whether dealers were really independent.

4-1 Does the dealer extend weekly-payment credit to customers? ☐ Yes ☐ No
IF YES, EXPLAIN

TOTAL CUSTOMER RECEIVABLES ($)	RECEIVABLES OVER 90 DAYS ($)	LARGEST SINGLE ACCOUNT ($)

4-2 Is route cash kept on the truck overnight? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are customer card payments taken on a PCI-compliant terminal? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Is customer account data stored on a password-protected device? ☐ Yes ☐ No
IF NO, EXPLAIN

4-5 Does the franchise agreement require specific insurance limits or additional insured status? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Does the franchisor name the dealer on its products liability policy (vendor coverage)? ☐ Yes ☐ No
IF NO, EXPLAIN

4-7 Are helpers paid as employees rather than independent contractors? ☐ Yes ☐ No
IF NO, EXPLAIN

4-8 Is the dealer in a dispute with the franchisor or its finance company? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL, SALES & REVENUE

ANNUAL GROSS SALES ($)	CREDIT SALES (%)	AVERAGE INVENTORY VALUE ($)	TOTAL ANNUAL PAYROLL ($)

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6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

AUTO CARRIER / LIMITS	INLAND MARINE / INVENTORY LIMIT	GL CARRIER / LIMITS

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

6-1 Has a customer been injured on or around the truck in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has a product the dealer sold been blamed for an injury? ☐ 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 an inventory count reconciled at least monthly? ☐ Yes ☐ No
IF NO, EXPLAIN

7-2 Is there a written credit policy with limits and collection steps? ☐ Yes ☐ No
IF NO, EXPLAIN

7-3 Are customers kept out of the truck when the dealer is not present? ☐ 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