CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

OIL CHANGE & LUBE SHOP SUPPLEMENTAL

Covers quick-lube and oil-change shops, including drive-through pit and bay designs. General repair uses CWCO-SUP-GAR. Complete with ACORD 125 and 127 and a garage application.

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

PRIMARY CONTACT / TITLE | PHONE | EMAIL

FRANCHISE / BRAND (IF ANY) | NUMBER OF LOCATIONS

2 OPERATIONS

LOC #	STREET ADDRESS, CITY, STATE	OPERATIONS AT LOCATION	OWNED / LEASED	SERVICE BAYS

VEHICLES SERVICED PER YEAR | PIT BAYS | LIFT BAYS

Services (check all that apply):
☐ Oil and filter change ☐ Transmission fluid service ☐ Coolant flush ☐ Wipers and bulbs ☐ Air filters ☐ State inspections ☐ Tire rotation

2-1 Do customers stay in their vehicles during service? ☐ Yes ☐ No
IF YES, EXPLAIN

2-2 Does the shop do any repairs beyond maintenance services? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — SERVICE ACCURACY & ENGINE DAMAGE

Quick-lube shops handle high volumes on tight timelines. A missed drain plug, loose filter, or wrong fluid can ruin an engine within miles, making step-by-step checks the core defense.

3-1 Does every service follow a written checklist with a second-person check of the drain plug and filter? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Is the oil level checked after the engine runs, before the vehicle leaves? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Is the oil type and quantity matched to the vehicle's specification from a lookup system? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Are technicians trained and signed off before servicing vehicles alone? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Are recommended services presented without sales pressure? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Is a written estimate given before any added service? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Has a customer claimed engine or transmission damage after a service? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — PITS, BAYS & CUSTOMER SAFETY

4-1 Are pits guarded or covered when not in use? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are customers kept out of bays and pit areas? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Is a trained employee assigned to guide every vehicle into and out of bays? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are used oil and filters stored in labeled tanks and collected by a licensed recycler? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Has an employee or customer fallen into a pit or been struck by a vehicle in a bay? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — CUSTOMER VEHICLES

5-1 Are customer vehicles inspected and photographed at drop-off? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Are customer keys kept in a locked box or key system? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Are customer vehicles stored indoors or in a fenced, lit lot after hours? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Does the applicant provide loaner vehicles to customers? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 Are road tests done only by employees with checked driving records? ☐ Yes ☐ No
IF YES, EXPLAIN

Garagekeepers coverage basis requested:
☐ Legal liability ☐ Direct excess ☐ Direct primary

5-6 Has a customer vehicle been damaged while being driven into or out of a bay? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL & RECEIPTS

TOTAL ANNUAL PAYROLL ($)	ANNUAL RECEIPTS ($)	INSPECTION RECEIPTS ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GARAGE LIABILITY CARRIER / LIMITS	GARAGEKEEPERS LIMIT	POLLUTION COVERAGE (Y / N)

7-1 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

7-2 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

8 RISK MANAGEMENT

8-1 Are service records kept for every vehicle for at least 5 years? ☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Are engine-damage claims investigated with photos of the drain plug and filter? ☐ Yes ☐ No

IF YES, EXPLAIN

9 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