

Covers damage to customers' vehicles and equipment while hooked, loaded, or being towed or hauled. Vehicles at your storage lot use CWCO-SUP-GARKEEP; the towing operation uses CWCO-SUP-TOWING. Complete with ACORD 125 and 127. Attach the tow unit schedule, a sample tow ticket or inspection form, and any motor club or police rotation agreements.

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 ☐ Other

PRIMARY CONTACT / TITLE	PHONE	EMAIL
USDOT / MC NUMBER	STATE TOW LICENSE / PERMIT NO.	AUTO LIABILITY CARRIER

2 TOW UNITS, WORK MIX & COVERAGE REQUESTED

TOW UNIT TYPE	NUMBER	HIGHEST-VALUE LOAD TOWED (\$)	DRIVERS ASSIGNED

Unit types: wheel-lift / light-duty wrecker; rollback / flatbed; medium-duty wrecker; heavy-duty wrecker; rotator; car carrier (multi-vehicle).

TYPE OF TOW	% OF TOWS

Types: motor club / roadside; police rotation or accident scene; private property and impound; repossession; dealer and auction transport; heavy truck and equipment recovery; long-distance transport.

Volume:

Tows per year Heavy-duty recoveries per year Longest typical tow (miles) Vehicles on a carrier at once

On-hook limit requested (per vehicle / per occurrence):

☐ \$25,000 ☐ \$50,000 ☐ \$100,000 ☐ \$250,000 ☐ \$500,000+ ☐ Other

Coverage basis:

☐ Legal liability ☐ Direct (regardless of fault) ☐ Not sure

3 EXPOSURE & RISK QUESTIONS — HOOKING, LOADING & SECURING

A disabled concrete pump truck detached during a tow on I-94, rolled into the median, and was totaled; its owner sought \$341,661 from the tow company.

3-1 Are drivers trained and certified (WreckMaster, TRAA, or similar) for each type of unit they operate? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-2 Are all-wheel-drive, electric, and low-clearance vehicles always moved on a flatbed? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-3 Are loads secured with at least four tie-downs and safety chains, checked after the first few miles? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-4 Are chains, straps, cables, and wheel-lifts inspected and replaced on a written schedule? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Does the business perform heavy-duty recoveries, rotator lifts, or winching vehicles from ditches or water? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Are electric vehicles with crash damage moved and parked away from other vehicles because of battery fire risk? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Does the business tow motorcycles, boats, RVs, or construction equipment? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — DOCUMENTATION & CLAIMS

Chicago approved only 23% of tow damage claims over nine years. The most common reasons for denial were insufficient evidence and preexisting damage — which works both ways for a tow company without photos.

4-1 Are photos or video taken of every vehicle before hooking and at drop-off? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Does every tow ticket record existing damage, signed by the customer when present? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are tow trucks equipped with dash cameras or GPS tracking? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are keys and personal property inventoried and secured during the tow? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Do motor club, police, or dealer contracts require specific on-hook limits or make the business liable regardless of fault? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are towed vehicles ever left unattended on a truck overnight or parked off site? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Are vehicles ever transported across state lines? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PRIOR INSURANCE & LOSS HISTORY

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

CURRENT ON-HOOK CARRIER	CURRENT LIMIT / DEDUCTIBLE	EXPIRATION DATE

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

5-2 Has a vehicle been dropped, detached, or damaged during a tow or recovery in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION (VEHICLE, WHAT HAPPENED)	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	Are motor vehicle records reviewed for every driver at hire and at least annually?	☐ Yes ☐ No
	IF YES, EXPLAIN	
6-2	Is there a written procedure for each type of tow and recovery?	☐ Yes ☐ No
	IF YES, EXPLAIN	
6-3	Is there a written process for handling customer damage complaints?	☐ 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