

Covers dealers of motorcycles, ATVs, UTVs and side-by-sides, dirt bikes, snowmobiles, personal watercraft, and e-bikes, including service, rentals, and tours. Complete with ACORD 125 and 127 and a garage application.

1 APPLICANT / DEALERSHIP INFORMATION

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

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE	PHONE	EMAIL

DEALER LICENSE NO. AND STATE	FRANCHISE / BRANDS CARRIED (IF ANY)

2 OPERATIONS

CATEGORY	% OF REVENUE

Categories: motorcycles; ATVs; UTVs / side-by-sides; dirt bikes; youth models; snowmobiles; personal watercraft; e-bikes and e-scooters; used units; service; parts and gear; rentals and guided tours; other.

UNITS SOLD PER YEAR	YOUTH MODELS SOLD PER YEAR	SERVICE BAYS

2-1 Does the dealership sell units it imports directly or buys from importers not affiliated with a major manufacturer? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the dealership rent units or run guided tours? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Does the dealership host demo days or operate a test track? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — YOUTH MODELS, TEST RIDES & RIDER SAFETY

CPSC has repeatedly named dealers that sold imported youth ATVs failing the federal safety standard; a 2026 recall followed a 6-year-old's death. Children under 16 accounted for 21% of reported ATV deaths from 1982 to 2018.

3-1 Are all ATVs sold certified to the federal mandatory ATV standard, with compliance labels? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-2 At every ATV sale, does the buyer sign an acknowledgment of the manufacturer's minimum rider age? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-3 Is free or discounted rider training (e.g., ASI, MSF) offered with every sale? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-4	Are test riders required to show a motorcycle endorsement where one is required?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-5	Are test rides limited to a closed course or supervised route?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-6	Are test riders required to wear a helmet and protective gear?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-7	Does every test rider sign a release before riding?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-8	Does someone check CPSC and NHTSA recalls weekly and hold affected inventory?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-9	Has a rider been injured on a test ride, demo, or rental?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-10	Has a unit the dealership sold been involved in a crash claim naming the dealership?	☐ Yes ☐ No
IF YES, EXPLAIN		

4 EXPOSURE & RISK QUESTIONS — BATTERIES, SERVICE & RENTALS

4-1	Are e-bike and lithium batteries charged in a designated area away from combustibles?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-2	Is battery charging never left running overnight or unattended?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-3	Is fuel stored in approved containers or cabinets within fire-code limits?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-4	If yes to 2-2, do renters sign a release and receive a safety briefing before every rental?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-5	If yes to 2-2, are rental units inspected and logged before each rental?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-6	Are customer units inspected and photographed when taken in for service?	☐ Yes ☐ No
IF YES, EXPLAIN		

5 EXPOSURE & RISK QUESTIONS — DRIVERS, LOT & SECURITY

FULL NAME	DL NO. / STATE	DATE OF BIRTH	FT / PT	FURNISHED UNIT (Y/N)	ACCIDENTS / VIOLATIONS (3 YRS)

List all owners, employees, household members, and contractors who drive dealer units; attach a schedule if more.

5-1 Are driving records checked for every listed driver at hire and at least yearly? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Have all owners, employees, household members, and contractors who drive dealer units been listed? ☐ Yes ☐ No
IF YES, EXPLAIN

LOC #	LOT TYPE (BUILDING / FENCED LOT / OPEN LOT)	MAX INVENTORY VALUE (\$)	MAX PER-UNIT VALUE (\$)	AVERAGE UNIT VALUE (\$)

Lot security (check all that apply):

☐ Fenced with locked gate ☐ Monitored alarm ☐ Video surveillance ☐ Security patrol or guard ☐ Lighting throughout lot
☐ Keys in locked cabinet or key system ☐ GPS trackers on units ☐ Wheel locks or barriers

Garagekeepers coverage basis requested (customer units in the dealer's care):

☐ Legal liability ☐ Direct excess ☐ Direct primary ☐ Not needed

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$) PROJECTED ANNUAL GROSS SALES (\$) RENTAL / TOUR REVENUE (\$)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years for garage liability, dealer's physical damage, and garagekeepers.

CURRENT GARAGE / DEALER CARRIER DEALER'S PHYSICAL DAMAGE LIMIT GARAGEKEEPERS LIMIT

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 unit keys kept in a locked cabinet with sign-out logs?

☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Are high-theft units (dirt bikes, youth ATVs) chained or stored indoors after hours?

☐ 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