PRE-PURCHASE VEHICLE INSPECTOR SUPPLEMENTAL

For independent and mobile pre-purchase vehicle inspectors and inspection networks that inspect vehicles at the seller's location for a prospective buyer. State inspection stations use CWCO-SUP-VEHINSP; damage appraisers use CWCO-SUP-AUTOAPPR. Complete with ACORD 125. Attach the customer inspection agreement, a sample report, inspector certifications, any contractor agreement, 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

STATES WHERE INSPECTIONS ARE PERFORMED | INSPECTOR CERTIFICATIONS (ASE, OEM, STATE)

2 OPERATIONS

Vehicles inspected (check all that apply):
☐ Cars and light trucks ☐ Electric / hybrid ☐ Classic / collector ☐ Exotic / luxury ☐ Motorcycles ☐ RVs / campers
☐ Heavy trucks ☐ Boats / trailers

Customers come from (check all that apply):
☐ Buyers directly ☐ Online marketplaces ☐ Dealers or sellers ☐ Lenders / lessors ☐ Exporters / shippers

Size:
☐ Employee inspectors ☐ Contract inspectors ☐ Inspections per year ☐ States served ☐ Average fee ($)

2-1 Does the applicant also repair or sell vehicles? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — REPORTS, RECOMMENDATIONS & PROFESSIONAL LIABILITY

Many buyers now buy from another state based only on the inspector's report. When a defect appears after purchase, buyers sue for negligence and misrepresentation, and clauses limiting liability to the fee are usually, but not always, enforced.

3-1 Does every customer accept a written inspection agreement before the inspection? ☐ Yes ☐ No
IF NO, EXPLAIN

3-2 If yes to 3-1, does the agreement limit liability to the inspection fee? ☐ Yes ☐ No
IF NO, EXPLAIN

3-3 Does the agreement list areas that are not inspected, such as internal engine parts? ☐ Yes ☐ No
IF NO, EXPLAIN

3-4 Is the vehicle raised to inspect the underside on every inspection? ☐ Yes ☐ No
IF NO, EXPLAIN

3-5 Is a diagnostic scan of all vehicle modules run on every inspection? ☐ Yes ☐ No
IF NO, EXPLAIN

3-6 Does every report include dated photos of the items inspected? ☐ Yes ☐ No
IF NO, EXPLAIN

3-7 Does the applicant tell buyers whether to buy the vehicle? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Does the applicant estimate market value or repair costs? ☐ Yes ☐ No
IF YES, EXPLAIN

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

3-9 Does the applicant assess electric or hybrid battery health? ☐ Yes ☐ No
IF YES, EXPLAIN

3-10 Does the applicant report on title, odometer, or flood-damage history? ☐ Yes ☐ No
IF YES, EXPLAIN

3-11 Does the applicant receive referral fees or payment from dealers or sellers? ☐ Yes ☐ No
IF YES, EXPLAIN

3-12 Are reports shared with anyone other than the buyer who paid? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — ROAD TESTS, SELLER VEHICLES & INSPECTOR NETWORK

Inspectors road-test vehicles owned by the seller, not the customer, with the seller's permission. Damage to that car while it is in the inspector's control often falls outside both general liability and the inspector's own auto policy, and networks rely on each contract inspector's insurance.

4-1 Do inspectors road-test vehicles on public roads? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 If yes to 4-1, is the seller's written permission obtained before each road test? ☐ Yes ☐ No
IF NO, EXPLAIN

4-3 Are inspectors' motor vehicle records checked each year? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Do inspectors drive their own vehicles to inspection sites? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Do inspectors use jacks, lifts, or ramps on the seller's property? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Do inspectors use lifts at repair shops the applicant does not own? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Does the applicant use independent-contractor inspectors? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 If yes to 4-7, must each contract inspector carry their own liability insurance? ☐ Yes ☐ No
IF NO, EXPLAIN

4-9 Are background checks run on every inspector? ☐ Yes ☐ No
IF NO, EXPLAIN

4-10 Has a seller claimed their vehicle was damaged during an inspection or road test? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL, SALES & REVENUE

ANNUAL REVENUE ($)	PAYMENTS TO CONTRACT INSPECTORS ($)	TOTAL ANNUAL PAYROLL ($)	ANNUAL MILES DRIVEN (ALL INSPECTORS)

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6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GENERAL LIABILITY CARRIER / LIMIT	E&O CARRIER / LIMIT / RETRO DATE	HIRED & NON-OWNED AUTO LIMIT

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

6-1 Has a buyer claimed an inspection missed a defect in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 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 Are reports reviewed by a second person before delivery? ☐ Yes ☐ No
IF NO, EXPLAIN

7-2 Are reports and photos kept for at least 3 years? ☐ Yes ☐ No
IF NO, EXPLAIN

7-3 Is there a written process for handling buyer complaints? ☐ 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