# CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.



**RV DEALER SUPPLEMENTAL**

*Covers dealers of motorhomes and towable RVs (travel trailers, fifth wheels), including service, collision repair, consignment, storage, and rentals. 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 |
|---|---|
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*Categories: new motorized; new towable; used units; consignment; service; collision and roof repair; parts and accessories; storage; rentals; other.*

UNITS SOLD PER YEAR

UNITS ON LOT (PEAK)

SERVICE BAYS

LARGEST UNIT (FT.)

2-1 Does the dealership rent RVs to customers? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the dealership deliver and set up units at campsites or customers' homes? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the dealership sell units on consignment? ☐ Yes ☐ No

IF YES, EXPLAIN

## 3 EXPOSURE & RISK QUESTIONS — PROPANE, CO & PRE-DELIVERY SYSTEMS

*An RV combines propane, a generator, and sleeping space. The dealer's pre-delivery and post-service checks of gas, carbon monoxide, and electrical systems are the main defense against fire and poisoning claims.*

**3-1** Is an LP-gas leak test performed and documented before every delivery? ☐ Yes ☐ No
IF YES, EXPLAIN

**3-2** Is an LP-gas leak test performed after any service that touches the gas system? ☐ Yes ☐ No
IF YES, EXPLAIN

**3-3** Are smoke, carbon monoxide, and LP-gas alarms tested and dated before delivery? ☐ Yes ☐ No
IF YES, EXPLAIN

**3-4** Are generator exhaust systems inspected before delivery? ☐ Yes ☐ No
IF YES, EXPLAIN

**3-5** Are service technicians RVIA/RVDA certified or factory trained? ☐ Yes ☐ No
IF YES, EXPLAIN

**3-6** Does every buyer receive a documented walk-through of propane, generator, and electrical systems? ☐ Yes ☐ No
IF YES, EXPLAIN

**3-7** Are hitch, weight distribution, and brake controller set up and checked for towables before delivery? ☐ Yes ☐ No
IF YES, EXPLAIN

**3-8** Does someone check NHTSA recalls for every unit before sale and hold affected units? ☐ Yes ☐ No
IF YES, EXPLAIN

**3-9** Has a customer claimed a fire, gas leak, CO exposure, or towing accident tied to a unit the dealership sold or serviced? ☐ Yes ☐ No
IF YES, EXPLAIN

## 4 EXPOSURE & RISK QUESTIONS — LARGE-VEHICLE TEST DRIVES & DELIVERIES

**4-1** Are test drives of motorized units accompanied by an experienced employee? ☐ Yes ☐ No
IF YES, EXPLAIN

**4-2** Is a copy of the driver's license and proof of insurance taken before every test drive? ☐ Yes ☐ No
IF YES, EXPLAIN

**4-3** Are delivery drivers trained on driving large units and towing? ☐ Yes ☐ No
IF YES, EXPLAIN

**4-4** Are driving records checked for every delivery driver? ☐ Yes ☐ No
IF YES, EXPLAIN

**4-5** Are spotters used when moving units on the lot? ☐ Yes ☐ No
IF YES, EXPLAIN

**4-6** If yes to 2-1, do renters receive a documented orientation and sign a rental agreement? ☐ Yes ☐ No
IF YES, EXPLAIN

## 5 EXPOSURE & RISK QUESTIONS — DRIVERS, LOT & WEATHER

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

**5-3** Is there a written plan to move or protect inventory when hail or high winds are forecast? ☐ Yes ☐ No
IF YES, EXPLAIN

**5-4** Has inventory been damaged by hail, wind, or flood in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

## 6 PAYROLL, SALES & REVENUE

| TOTAL ANNUAL PAYROLL ($) | PROJECTED ANNUAL GROSS SALES ($) | SERVICE / RENTAL 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 |
|---|---|---|---|
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**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 keys kept in a locked cabinet with sign-out logs? ☐ Yes ☐ No

IF YES, EXPLAIN

**8-2** Are customer units inspected and photographed when taken in for service? ☐ 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 |
|---|---|---|
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