

Covers towing, roadside assistance, recovery, and impound operators. Auto repair shops use CWCO-SUP-GAR. Complete with ACORD 125, 126, 127 (all tow units), and 140 (storage lots).

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

USDOT / STATE TOW PERMIT NO(S).	TOW UNITS (LIGHT / MEDIUM / HEAVY)

2 OPERATIONS

Services (check all that apply):

- ☐ Light-duty towing ☐ Heavy-duty / recovery ☐ Roadside assistance ☐ Police rotation / municipal contracts ☐ Private property impound
☐ Repossession ☐ Motor club work ☐ Long-distance / interstate

OPERATION	ANNUAL RECEIPTS (\$)	% OF TOTAL

2-1 Are operators dispatched to interstate highways or other high-speed roads? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the company tow or store damaged electric or hybrid vehicles? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Does the company perform private property impound or repossession? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-4 Does the company tow vehicles carrying hazardous materials? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — ROADSIDE STRUCK-BY HAZARDS

Tow operators work inches from live traffic. In 2025, California investigators documented an operator struck and killed while loading a disabled car on a highway, citing drivers' unawareness of the Move Over law and the lack of police to secure the scene.

3-1 Is there a written roadside safety program covering scene setup, traffic control, and hookup procedures? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-2 Must operators wear ANSI Class 2 or 3 high-visibility apparel at every roadside call? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-3 Are warning devices (cones, flares, or lighted signs) deployed behind the tow truck at every roadside call? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-4 If yes to 2-1, do operators request police or highway patrol to secure high-speed scenes before loading? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-5 Are operators trained to work from the non-traffic side and to stay out of the path of travel? ☐ Yes ☐ No
IF NO, EXPLAIN

3-6 Are new operators certified (e.g., WreckMaster, TRAA) or trained by an experienced operator before working alone? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Has an operator been struck, injured, or killed at a roadside scene in the last 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — VEHICLES IN CARE, STORAGE LOTS, EVS & IMPOUNDS

4-1 Is a written condition report with photos completed for every vehicle at pickup? ☐ Yes ☐ No
IF NO, EXPLAIN

4-2 Is the storage lot fully fenced and locked? ☐ Yes ☐ No
IF NO, EXPLAIN

4-3 Is the storage lot lit at night and monitored by video? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 If yes to 2-2, are damaged EVs stored at least 50 feet from other vehicles and structures? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 If yes to 2-3, do impound and repossession practices follow state notice, signage, and fee rules? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 If yes to 2-3, are operators trained to disengage rather than confront owners? ☐ Yes ☐ No
IF NO, EXPLAIN

4-7 Are driving records checked at hire and yearly for every operator? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Is the company enrolled in a DOT drug and alcohol testing program? ☐ Yes ☐ No
IF NO, EXPLAIN

5 PAYROLL & RECEIPTS

TOTAL ANNUAL PAYROLL (\$)	ANNUAL GROSS RECEIPTS (\$)	OPERATORS (COUNT)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

COMMERCIAL AUTO CARRIER / LIMITS	ON-HOOK LIMIT (\$)	GARAGEKEEPERS LIMIT (\$)

6-1 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

6-2 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

7 RISK MANAGEMENT

7-1	Are tow units inspected daily, with defects repaired before use?	☐ Yes ☐ No
	IF YES, EXPLAIN	
7-2	Do dash or body cameras record roadside calls?	☐ Yes ☐ No
	IF YES, 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