VEHICLE INSPECTION STATION SUPPLEMENTAL

For state-licensed vehicle inspection stations — safety, emissions / smog check, and combined inspections, at test-only or test-and-repair stations. Federal DOT annual inspections use CWCO-SUP-CMVINSP; mobile pre-purchase inspectors use CWCO-SUP-PPINSP. Complete with ACORD 125 and CWCO-SUP-GARLIAB / GARKEEP. Attach the state station license, inspector certifications, any state audit or citation letters, 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

STATE STATION LICENSE / APPOINTMENT NO. | LICENSING AGENCY | BOND OR INSURANCE REQUIRED FOR LICENSE ($)

2 OPERATIONS

Inspections performed (check all that apply):
☐ Safety ☐ Emissions / smog ☐ Combined safety and emissions ☐ Motorcycle ☐ Trailer ☐ School bus
☐ Commercial vehicle (state program) ☐ VIN verification

Station type:
☐ Test-only ☐ Test-and-repair ☐ Dealer station ☐ Fleet station

Size:
_____ Locations _____ Inspection lanes / bays _____ Certified inspectors _____ Inspections per year _____ Emissions tests per year

2-1 Does the applicant repair vehicles in addition to inspecting them? ☐ Yes ☐ No
IF YES, EXPLAIN

2-2 Does the applicant sell fuel, tires, or parts at the inspection location? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — CERTIFICATES, INSPECTORS & REGULATORY STANDING

NTSB cited a Texas inspection station that passed a bus with an illegal retread on the front axle before a crash that killed 17. A Vermont technician was charged with manslaughter after a car he passed was in a fatal crash, and courts hold stations owe a duty to people hurt by a vehicle wrongly passed.

3-1 Is every inspection performed by a state-certified inspector listed on the station license? ☐ Yes ☐ No
IF NO, EXPLAIN

3-2 Are inspector certification expiration dates tracked? ☐ Yes ☐ No
IF NO, EXPLAIN

3-3 Are inspectors paid per inspection or on commission? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Are failed items documented with photos or a written list on every inspection? ☐ Yes ☐ No
IF NO, EXPLAIN

3-5 Are unused certificates or stickers kept locked on site? ☐ Yes ☐ No
IF NO, EXPLAIN

3-6 Are inspection lanes recorded on video? ☐ Yes ☐ No
IF NO, EXPLAIN

3-7 Does the station inspect buses, school buses, or commercial vehicles? ☐ Yes ☐ No
IF YES, EXPLAIN

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

3-8 Does the station perform emissions or smog tests? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 If yes to 3-8, does every emissions test run on state-approved equipment connected to the state database? ☐ Yes ☐ No
IF NO, EXPLAIN

3-10 Has the state audited, cited, or suspended the station in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

3-11 Has any inspector been disciplined or charged for issuing an improper certificate? ☐ Yes ☐ No
IF YES, EXPLAIN

3-12 Does the station hold any special certification (e.g., California STAR) that could be suspended? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — CUSTOMER VEHICLES, DYNAMOMETERS & ROAD TESTS

Customer vehicles sit on lifts, run on dynamometers, and go out on road tests while in the station's care. Several states let a station choose a small surety bond instead of garagekeepers coverage to get licensed, which leaves the station repaying the surety.

4-1 Are vehicles driven on public roads as part of the inspection? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 If yes to 4-1, are inspectors' motor vehicle records checked each year? ☐ Yes ☐ No
IF NO, EXPLAIN

4-3 Are loaded-mode dynamometer tests performed? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 If yes to 4-3, is the vehicle restrained and the area behind it kept clear during every dyno test? ☐ Yes ☐ No
IF NO, EXPLAIN

4-5 Are lifts or pits used in the inspection? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 If yes to 4-5, are lifts inspected at least once a year by a qualified lift inspector? ☐ Yes ☐ No
IF NO, EXPLAIN

4-7 Are customers allowed in the inspection bay? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Are customer vehicles kept on site overnight? ☐ Yes ☐ No
IF YES, EXPLAIN

4-9 Are customer vehicle keys kept in a locked key box? ☐ Yes ☐ No
IF NO, EXPLAIN

4-10 Are electric or hybrid vehicles inspected? ☐ Yes ☐ No
IF YES, EXPLAIN

4-11 Does the station hold garagekeepers coverage rather than relying only on a license bond? ☐ Yes ☐ No
IF NO, EXPLAIN

5 PAYROLL, SALES & REVENUE

ANNUAL REVENUE ($)	INSPECTION FEE REVENUE ($)	REPAIR REVENUE ($)	TOTAL ANNUAL PAYROLL ($)

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6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GARAGE LIABILITY CARRIER / LIMIT	GARAGEKEEPERS LIMIT / BASIS	LICENSE BOND AMOUNT / SURETY

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

6-1 Has the station been named in a suit over a vehicle it passed in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has a customer vehicle been damaged during an inspection or road test in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-4 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 written inspection procedures checked against the current state manual each year? ☐ Yes ☐ No
IF NO, EXPLAIN

7-2 Is a sample of passed inspections reviewed by a supervisor each month? ☐ Yes ☐ No
IF NO, EXPLAIN

7-3 Are new inspectors supervised until a manager signs off on their work? ☐ 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