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## SPECIALTY COMMERCIAL AUTOMOBILE APPLICATION

### Section I - General Information

Specialty Policy #: \_\_\_\_\_

1. Policy Period Desired \_\_\_\_\_ / \_\_\_\_\_ Phone # \_\_\_\_\_

2. Applicant Name \_\_\_\_\_ Fax # \_\_\_\_\_

(dba) \_\_\_\_\_

E-mail Address \_\_\_\_\_ Website \_\_\_\_\_

3. Inspection Contact \_\_\_\_\_

4. Mailing Address \_\_\_\_\_

5. Physical Address \_\_\_\_\_  
(if different from mailing)

6. Insured is: ☐ Individual ☐ Partnership ☐ Corporation ☐ Limited Liability Corp. ☐ Other: \_\_\_\_\_

7. Describe business/operations \_\_\_\_\_

8. Cargo hauled (be specific): \_\_\_\_\_

❖ If Cargo coverage is requested – attach completed Specialty Cargo Supplement (TR 1000)

9. Years operating this business: \_\_\_\_\_

10. New Venture ☐ Yes ☐ No (If “Yes”, complete Specialty New Venture Supplement TR1023)

11. Have you ever operated this type of business under another name? ☐ Yes ☐ No

If “Yes,” what was the name of that business? \_\_\_\_\_

12. In the past 3 years, have you ever had insurance for this type of operation cancelled, declined or the policy renewal refused? (This question is not applicable in Missouri) ☐ Yes ☐ No

If “Yes,” explain: \_\_\_\_\_

### Section II - Description of Operations

13. ☐ Food Delivery: (Autos used by food manufacturer to transport raw and finished products or used in wholesale distribution of food).

14. ☐ Hauling your own goods or product (not for hire)

15. ☐ Contractor(s) other than dump operations- include a completed Specialty Contractor Supplement (TR1012)

16. ☐ Public Auto – include a completed Specialty Public Auto Supplement (TR1015)

17. ☐ Driver Training-include a completed Specialty Driver Training Supplement
18. ☐ Dump or Ready-Mix Operation: (Includes Cement Trucks) – include a completed Specialty Dump Truck Supplement
19. ☐ For Hire Truck (common or contractor carrier hauling for hire) – include a complete Specialty For Hire Truck Supplement
20. ☐ Non-Trucking – do not complete this application-complete the Specialty Non-Trucking Application
21. ☐ Wrecker/Repossessor Operation: - include a completed Specialty Wrecker Repossessor Supplement (TR1017)
22. ☐ Security Patrol – include a completed Specialty Security Patrol Supplement
23. ☐ Low Speed Vehicles - do not complete this application-complete the Specialty Low Speed Vehicles Application
24. ☐ Plate Coverage – include a completed Specialty Plate Coverage Supplement

### Section III - Area of Operations

25. Define normal areas of operation, i.e., largest cities, states: \_\_\_\_\_
26. Radius of operation: ☐ 0-100 ☐ 101-300 ☐ 301-500 *Radius in excess of 300 miles requires company approval*
27. Do you travel into Canada? ☐ Yes ☐ No If "Yes", indicate percent of total operation \_\_\_\_\_
28. Do you ever travel into Mexico? ☐ Yes ☐ No

### Section IV – Driver Information

***Owner/Operators are only required to answer questions; 31, 33, 36, 37 & 39 in this section***

29. Give name, title & phone number of person responsible for Driver Hiring & Training:  
\_\_\_\_\_
30. Are all drivers employees of the applicant? ☐ Yes ☐ No If No, provide details \_\_\_\_\_
31. Are passengers (other than customers and employees) allowed to ride in company vehicle? ☐ Yes ☐ No
32. Are MVR's ordered within 7 days of employment? ☐ Yes ☐ No
33. Are there guidelines in place to restrict personal cell phone use? ☐ Yes ☐ No
34. **Indicate which Driver Selection Guidelines are in place (select all that apply):**
- |   |   |
|---|---|
| <input type="checkbox"/> Written Application                            | <input type="checkbox"/> Road Test        |
| <input type="checkbox"/> Review of Motor Vehicle Record prior to Hiring | <input type="checkbox"/> Physical Exam    |
| <input type="checkbox"/> Reference Checks                               | <input type="checkbox"/> Drug Testing     |
| <input type="checkbox"/> CDL required                                   | <input type="checkbox"/> Background Check |
| <input type="checkbox"/> Written Test                                   |   |
35. Number of drivers hired in the past 6 months \_\_\_\_\_
36. Are all drivers required to have a minimum of 2 years prior driving experience with like equipment? ☐ Yes ☐ No
37. Indicate driver's maximum hours of operation: Daily \_\_\_\_\_ Weekly \_\_\_\_\_
38. **Driver Safety and Training (select all that apply and submit copy of all existing driver programs)**
- |  |   |
|--|---|
| <input type="checkbox"/> Written driver safety program   | <input type="checkbox"/> Driver training program                  |
| <input type="checkbox"/> Driver safety incentive program | <input type="checkbox"/> Regular safety meetings with the drivers |

☐ Driver discipline program

☐ Company work rules

☐ Accidents reviewed with at fault driver to discuss  
corrective or disciplinary action plan

**39. Driver Schedule:**

Driver Name	DOB	License Number/State	Yrs Driving Similar Equipment	# Moving Viol/Acc in Past 3 Yrs
1				
2				
3				
4				
5				

**Section V – Equipment Schedule**

40. Number of vehicles: \_\_\_\_\_ Pickups \_\_\_\_\_ Trucks \_\_\_\_\_ Tractors \_\_\_\_\_ Semi Trailers \_\_\_\_\_ Full Trailers  
\_\_\_\_\_ Buses \_\_\_\_\_ Vans \_\_\_\_\_ PPTs \_\_\_\_\_ SUVs  
\_\_\_\_\_ Other (describe) \_\_\_\_\_

41. Is this insurance to cover all owned, leased and operated vehicles?

☐ Yes ☐ No

42. Do others operate under your authority?

☐ Yes ☐ No

43. Do you ever lease your authority to others?

☐ Yes ☐ No

44. Do you hire any equipment?

☐ Yes ☐ No

If 'Yes,' complete the Specialty Hired & Non-Owned Supplement

45. Do you loan or rent any of your equipment to others?

☐ Yes ☐ No

46. Do you interchange equipment with other carriers?

☐ Yes ☐ No

47. Indicate specialized equipment attached to any unit (select all that apply)

☐ Cranes

☐ Hooks

☐ Booms

☐ Chains

☐ Other \_\_\_\_\_

Provide details for unit with specialized equipment in the table below:

Unit Number	Year/Make/Model	Description of Specialized Equipment

**Section VI – Vehicle Maintenance and Safety**

**48. Vehicle Maintenance (select all that apply):**

☐ Written maintenance program

☐ Service/maintenance logs kept on premises

☐ Service your own vehicles

☐ Pre-trip check of vehicles conducted by drivers

☐ Mechanics on staff

☐ Annual state inspections required

☐ Vehicles serviced by outside mechanic

**49. Specific safety equipment attached to units: (indicate all that apply):**

- |  |  |
|--|--|
| <input type="checkbox"/> Anti theft device           | <input type="checkbox"/> Reflective tape                           |
| <input type="checkbox"/> Back up Alarms              | <input type="checkbox"/> Reflectors                                |
| <input type="checkbox"/> Drive Cam monitored service | <input type="checkbox"/> Speed Governors; indicate set speed _____ |
| <input type="checkbox"/> Electronic Log Programs     | <input type="checkbox"/> Tarps                                     |
| <input type="checkbox"/> Fender Mirrors              | <input type="checkbox"/> Other _____                               |
| <input type="checkbox"/> Strobe Lights               |  |

**50. Vehicle Safety & Overnight Security (indicate all that apply):**

- |  |  |
|--|--|
| <input type="checkbox"/> Vehicles taken home by drivers        | <input type="checkbox"/> Well lit lot                    |
| <input type="checkbox"/> Vehicles stored at insured's open lot | <input type="checkbox"/> Intrusion Alarm                 |
| <input type="checkbox"/> Vehicle stored at non-owned open lot  | <input type="checkbox"/> Security Guard                  |
| <input type="checkbox"/> Vehicles stored inside building       | <input type="checkbox"/> Guard dogs                      |
| <input type="checkbox"/> Fenced lot                            | <input type="checkbox"/> Keys locked in secured location |
| <input type="checkbox"/> Other _____                           |  |

**Section VII - Filing Information**

For prompt and accurate filing, complete information must be given including name, address and Docket number, EXACTLY as authority exists. Use separate sheet if necessary. Failure to provide accurate information will result in delays and possible suspensions.

51. DOT# \_\_\_\_\_ ICC or MC# \_\_\_\_\_ Federal ID# \_\_\_\_\_

52. State or City filings required? ☐ Yes ☐ No  
If "Yes," list States/Cities and permit numbers \_\_\_\_\_

53. Do you hold broker authority? ☐ Yes ☐ No

54. Are any special filings required such as oversize, overweight or hazardous permit? ☐ Yes ☐ No

55. Are Canadian Filings required? ☐ Yes ☐ No

**Section VIII - Previous Insurance and Loss Experience**

56. Loss History (MUST BE COMPLETED IN ITS ENTIRETY)

**FOR FLEETS CONSISTING OF 5 OR MORE POWER UNITS – HARD COPY LOSS RUNS ARE REQUIRED**

Policy Period	Insurance Carrier	Policy #	Coverages Provided***	Total Amount of *BI/PD & **APD Claims Paid Including Reserves		Name of Driver Involved in Loss
				# of Claims	Total Amount of Loss	
From To			<input type="checkbox"/> Liability <input type="checkbox"/> APD			
From To			<input type="checkbox"/> Liability <input type="checkbox"/> APD			
From			<input type="checkbox"/> Liability			

To			<input type="checkbox"/> APD			
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\*BI/PD=Bodily Injury & Property Damage \*\*APD=Auto Physical Damage

\*\*\*Liability coverage includes: auto liability, UM, UIM, Med Pay, PIP (no fault) and any other state specific liability coverage

### Section IX –Coverage and Limits Requested

#### 57. Liability Coverage (select all that apply)

☐ Combined Single Limit (BI/PD) each accident \$\_\_\_\_\_ (can not exceed \$1 million)

☐ Liability Property Damage Deductible (Available for fleet accounts only) \$\_\_\_\_\_

☐ Drive Other Car Coverage (available for owner and spouse)

☐ Uninsured Motorists (UM) \$\_\_\_\_\_ (can not exceed BI/PD limit)

☐ Underinsured Motorists (UIM) \$\_\_\_\_\_ (can not exceed BI/PD limit)

☐ Personal Injury Protection (PIP or No Fault) \$\_\_\_\_\_

❖ Do you carry Worker's Compensation?

☐ Yes ☐ No

☐ Medical Payments \$\_\_\_\_\_ (can not exceed \$5000 limit)

☐ Property Protection (Michigan Only) \$\_\_\_\_\_

☐ Non-Owned Liability: # Employees: \_\_\_\_\_ OR ☐ Contract Requirement Only ("If Any" basis)

☐ Hired Auto Liability: Estimated Cost of Hire \$\_\_\_\_\_ OR ☐ Contract Requirement Only ("If Any" basis)

**Please attach appropriate Uninsured Motorists / Underinsured Motorists / Personal Injury Protection and Medical Payments Selection form(s). Must be completed in full and signed by the first named insured when binding coverage.**

#### 58. Physical Damage Coverage (select all that apply)

☐ Property Damage Buyback (Michigan Only)

☐ Non-Owned Trailer Physical Damage: Max Value \$\_\_\_\_\_

❖ Max # of non-owned trailers in your possession at any one time: \_\_\_\_\_

☐ Hired Auto Physical Damage: Max Value \$\_\_\_\_\_ # of days: \_\_\_\_\_

☐ Cargo: Please complete the Colony Specialty Cargo Supplement (TR 1000)

☐ Rental Reimbursement Coverage

☐ Roadside Service /Repair Coverage

☐ Single deductible per loss or occurrence

☐ Physical Damage Total Insured Value\$\_\_\_\_\_ (list individual vehicle values with Comp/SCOL and Collision deductible amounts in the vehicles schedule on page 6 of 8)

59. Vehicle Schedule (complete for all owned and operated units)

Unit No.	Model Year	Make & Model	Body Type	Vehicle ID Number	Seating Capacity	Garaging Location (City & Zip)
1						
	Physical Damage	Comp Deductible	SCOL Deductible	Collision Deductible		Stated Amount
						\$
Unit No.	Model Year	Make & Model	Body Type	Vehicle ID Number	Seating Capacity	Garaging Location (City & Zip)
2						
	Physical Damage	Comp Deductible	SCOL Deductible	Collision Deductible		Stated Amount
						\$
Unit No.	Model Year	Make & Model	Body Type	Vehicle ID Number	Seating Capacity	Garaging Location (City & Zip)
3						
	Physical Damage	Comp Deductible	SCOL Deductible	Collision Deductible		Stated Amount
						\$
Unit No.	Model Year	Make & Model	Body Type	Vehicle ID Number	Seating Capacity	Garaging Location (City & Zip)
4						
	Physical Damage	Comp Deductible	SCOL Deductible	Collision Deductible		Stated Amount
						\$
Unit No.	Model Year	Make & Model	Body Type	Vehicle ID Number	Seating Capacity	Garaging Location (City & Zip)
5						
	Physical Damage	Comp Deductible	SCOL Deductible	Collision Deductible		Stated Amount
						\$

**60. Additional Interest (attach separate sheet if necessary):**

UNIT NO.	INDICATE INTEREST	NAME	STREET ADDRESS, CITY, ST, ZIP
	<input type="checkbox"/> Additional Insured <input type="checkbox"/> Certificate Holder <input type="checkbox"/> Lien holder <input type="checkbox"/> Loss Payee <input type="checkbox"/> Waiver of Subro <input type="checkbox"/> _____		

UNIT NO.	INDICATE INTEREST	NAME	STREET ADDRESS, CITY, ST, ZIP
	<input type="checkbox"/> Additional Insured <input type="checkbox"/> Certificate Holder <input type="checkbox"/> Lien holder <input type="checkbox"/> Loss Payee <input type="checkbox"/> Waiver of Subro <input type="checkbox"/> _____		

**GENERAL FRAUD STATEMENT**

**(Not applicable in the states mentioned below where a specific warning applies.)**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim 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, and may be subject to a civil penalty or fine.

**Arkansas, Louisiana, New Mexico, Rhode Island, West Virginia**

Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**Colorado**

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**Florida**

Any person who knowingly and with intent to injure, defraud, or deceive any insurer, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**Kentucky**

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.

**Maryland**

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**New Jersey**

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**New York**

Any person who knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation.

**Ohio**

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Oklahoma**

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**Pennsylvania**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim 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.

**Maine, Tennessee, Virginia, Washington**

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**Section X - Signatures**

I declare to the best of my knowledge that all statements herein are true and no material facts have been suppressed or misstated. I am also aware that my operation may be inspected by the Insurance Company.

\_\_\_\_\_  
Applicant's Printed Name

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Witness (if applicable)

\_\_\_\_\_  
Date

**Agent/Broker:**

Are you personally familiar with this Applicant's operations?

☐ Yes ☐ No

Did your office control this risk in the past year?

☐ Yes ☐ No

\_\_\_\_\_  
Agent's or Broker's Name (please print)

\_\_\_\_\_  
Telephone Number

\_\_\_\_\_  
Agent's or Broker's Signature

\_\_\_\_\_  
Agent's or Brokers Address

\_\_\_\_\_  
Date

License Number: \_\_\_\_\_