



GENERAL INFORMATION

Effective Date:	Named Insured:	DBA
Mailing Address:	City:	State, Zip
Web Address:	Years in business?	Years of related experience?
Agency:	Producer:	Phone:

Type of Legal entity: Corporation Partnership Individual Limited Liability Corp. Other

Applicant's Business

- Non-franchised retail auto/truck sales Non-franchised retail auto/truck sales **WITH** service or repair
 Auto Auction Wholesale Dealers
 Automotive/Truck Services/Repair

Do you own any other business(es)? Please provide details. _____

LOCATION INFORMATION

Location #1 Address DBA: _____ Address: _____ City: _____ State: _____ Zip: _____	Location #2 Address DBA: _____ Address: _____ City: _____ State: _____ Zip: _____	Location #3 Address DBA: _____ Address: _____ City: _____ State: _____ Zip: _____
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Do you share these locations with any other entities? **Yes:** * **No:** If yes, describe: _____

Sales and Repair – Provide percentage of receipts by type of units:

		Repair %	Sales %			Repair %	Sales %
<input type="checkbox"/>	Private passenger cars, pick-up trucks, vans, Sport Utilities	%	%	<input type="checkbox"/>	Motorcycles, Motorbikes, ATVs	%	%
<input type="checkbox"/>	Motor homes, Recreational vehicles	%	%	<input type="checkbox"/>	Antique or Classic Vehicles	%	%
<input type="checkbox"/>	Trucks < 20,000 # GVW	%	%	<input type="checkbox"/>	Utility trailers	%	%
<input type="checkbox"/>	Trucks > 20,000 # GVW	%	%	<input type="checkbox"/>	Watercraft (boats, jet skis, etc)	%	%
<input type="checkbox"/>	Sports Cars or high performance cars (Porsche, Corvette etc)	%	%	<input type="checkbox"/>	Farm/Construction Equipment	%	%
<input type="checkbox"/>	Truck tractors, 5th Wheels & Semi Trailers	%	%	<input type="checkbox"/>	Other:	%	%

Service Work - provide percentage of each type of service work from the list below:

Gross Sales: Dealership: \$_____ Service/Repair: \$_____ Other _____: \$_____

	Repair %		Repair %		Repair %
<input type="checkbox"/> Alignment	%	<input type="checkbox"/> Oil & Lube	%	<input type="checkbox"/> Tune Up	%
<input type="checkbox"/> Body work/paint	%	<input type="checkbox"/> Radiator	%	<input type="checkbox"/> Transmissions	%
<input type="checkbox"/> Brakes	%	<input type="checkbox"/> Sound System/Alarms	%	<input type="checkbox"/> Upholstery	%
<input type="checkbox"/> Engine Overhaul	%	<input type="checkbox"/> Suspension	%	<input type="checkbox"/> Wash/Detail	%
<input type="checkbox"/> Muffler/Exhaust System	%	<input type="checkbox"/> Window Tinting	%	<input type="checkbox"/> Sales of Tires - New	%
<input type="checkbox"/> Gasoline Sales Gallons:	%	<input type="checkbox"/> LPG Sales Gallons:	%	<input type="checkbox"/> Sales of Tires – Used/Recapped	%



CORNERSTONE

UNDERWRITING PARTNERS

OPERATIONAL QUESTIONNAIRE

How many vehicles do you sell per year? _____ How many of those are on consignment? _____
 Where do you purchase vehicles? _____ What is your normal radius of operation? _____
 How many times per year do you drive-away more than 50 miles from point of purchase? _____
 Who drives or tows vehicles to your lot? _____
 How many Dealer Plates do you have? _____ Transporter Plates? _____ Other Plates (Describe) _____
 Describe how Plates are stored/secured _____ Are Plates loaned to others? Yes No
 Describe your vehicle theft protection _____
 Fence & Gate Post & Cable Guard Dogs Security Guard Alarm/Cameras Other _____
 Describe your key controls _____ Are keys kept in /on vehicles? Yes No
 Do you always ride along on test drives? Yes No Photo copy of customer's driver's license made? Yes No
 Do you verify that customers have liability insurance before a customer is allowed to take a vehicle after purchase? Yes No
 Do you buy & sell "salvage titled" vehicles? Yes No
 If yes, what percentage of vehicles require: **cosmetic repair** _____% **mechanical repair** _____% **structural repair** _____%
 Is a "Car Fax" or equivalent report obtained on all vehicles in inventory? Yes No
 Is a copy provided to the customer at time of purchase? Yes No
 Is a "Buyers Guide" posted on all vehicles for sale? Yes No If no, explain: _____
 Do you tow vehicles? Yes No. If yes, percentage For Hire _____ % Repo _____ % Used Car Sales _____ %

	Yes	No	Explain
Is there work done at locations other than the insured's premises? (roadside, at workplace, etc)	<input type="checkbox"/>	<input type="checkbox"/>	
Are cars rented or loaned to customers?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you obtain proof of insurance from customers	<input type="checkbox"/>	<input type="checkbox"/>	
Do you dismantle autos or have salvage operations?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you repair vehicles with damage totaling more than 75% of the ACV of the vehicle?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you own, repair, service, or sponsor a race car?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you perform any work on airbags (including any deactivating) or breathalyzers?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you repossess autos?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have a storage lot on premises?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you park customer's vehicles on the street?	<input type="checkbox"/>	<input type="checkbox"/>	
If you have a spray booth, is it equipped with explosion proof lights, outside ventilation & bay separation (NFPA 33 Compliance) ?	<input type="checkbox"/>	<input type="checkbox"/>	
Is your lot well lit at night?	<input type="checkbox"/>	<input type="checkbox"/>	
Are signs posted to keep customers from the work area?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you rent bays out to others? (self service repair)	<input type="checkbox"/>	<input type="checkbox"/>	
Are Firearms kept on the premises or Armed Security Guard ?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have any animals on premises?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you leave keys in vehicles?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you store customer's vehicles overnight? If yes, describe your lot protection (each location). How are vehicles stored? How are keys controlled?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you work on LP gas systems?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you perform trailer hitch services?	<input type="checkbox"/>	<input type="checkbox"/>	
Any use of subcontractors?	<input type="checkbox"/>	<input type="checkbox"/>	
If yes, do you use written subcontractor agreements containing AI, Hold Harmless/ Indemnity agreements?	<input type="checkbox"/>	<input type="checkbox"/>	



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Do you perform any frame straightening? Yes No Make & Model _____
 Type of frame straightener: Laser Measuring Device Optical Measuring Device Mechanical Gauge

Coverage Limits & Options		
Limits of Liability		
<input type="checkbox"/> \$300,000 CSL	<input type="checkbox"/> 1X Aggregate	<input type="checkbox"/> 2X Aggregate
<input type="checkbox"/> \$500,000 CSL	<input type="checkbox"/> 1X Aggregate	<input type="checkbox"/> 2X Aggregate
<input type="checkbox"/> \$1,000,000 CSL	<input type="checkbox"/> 1X Aggregate	<input type="checkbox"/> 2X Aggregate

<input type="checkbox"/> Personal Injury Liability	Same Limits as Liability (NOT needed if Broadened Coverage is Selected)
<input type="checkbox"/> Owner of Premises - Additional Insured	Limits the same as selected for Liability Coverage Name/Address _____
<input type="checkbox"/> Broadened Coverage - Garages	Includes: Personal Injury, Advertising Injury, Host Liquor Liability, Incidental Medical Malpractice, Non-Owned Watercraft, Additional Persons insured, Automatic Liability and \$50,000 Fire Legal Liability (Refer to policy for policy conditions, definitions and limits.)
<input type="checkbox"/> Broad Form Products	Same Limits as Liability
<input type="checkbox"/> Medical Payments	Limit Per Person <input type="checkbox"/> \$1000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> Auto <input type="checkbox"/> Garage <input type="checkbox"/> Combined
<input type="checkbox"/> Fire Legal Liability	<input type="checkbox"/> \$50,000 <input type="checkbox"/> \$100,000 <input type="checkbox"/> \$ _____
<input type="checkbox"/> Pick Up or Delivery of Autos	Mileage _____ Drivers _____ # of Trips _____
<input type="checkbox"/> Uninsured /Underinsured Motorists (Signed state form selecting or rejecting coverage is required.)	<input type="checkbox"/> State Statutory <input type="checkbox"/> Other \$ _____
<input type="checkbox"/> Personal Injury Protection (Signed state form selecting or rejecting coverage is required.)	<input type="checkbox"/> State Statutory <input type="checkbox"/> Other \$ _____

<input type="checkbox"/> Federal Odometer	<input type="checkbox"/> \$25,000	<input type="checkbox"/> \$50,000	<input type="checkbox"/> \$100,000
<input type="checkbox"/> Truth-in-Lending	<input type="checkbox"/> \$25,000	<input type="checkbox"/> \$50,000	<input type="checkbox"/> \$100,000
<input type="checkbox"/> Title Errors & Omissions	<input type="checkbox"/> \$25,000	<input type="checkbox"/> \$50,000	<input type="checkbox"/> \$100,000
<input type="checkbox"/> Agent's E & O	<input type="checkbox"/> \$25,000	<input type="checkbox"/> \$50,000	<input type="checkbox"/> \$100,000
<input type="checkbox"/> False Pretense	<input type="checkbox"/> \$25,000	<input type="checkbox"/> \$50,000	<input type="checkbox"/> \$100,000
<input type="checkbox"/> Drive Away Collision	Per Car Limit _____ # Autos _____ Mileage _____ # of Trips _____ Deductible- <input type="checkbox"/> \$100 <input type="checkbox"/> \$250 <input type="checkbox"/> \$500		

Coverage	Perils		Location & Limit	Deductible
Dealer Physical Damage Inventory Must be Insured 100% to Value	<input type="checkbox"/> Comprehensive <input type="checkbox"/> Specified Perils <input type="checkbox"/> Fire & Theft <input type="checkbox"/> Fire		1. \$ 2. \$ 3. \$ Per Car Limit <input type="checkbox"/> \$15,000 <input type="checkbox"/> \$20,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$30,000 <input type="checkbox"/> \$35,000 <input type="checkbox"/> \$50,000	Collision Deductible <input type="checkbox"/> \$250 <input type="checkbox"/> \$500 <input type="checkbox"/> \$1000 Other Than Collision <input type="checkbox"/> \$100/500 <input type="checkbox"/> \$250/1000 <input type="checkbox"/> \$500/2500
Garagekeepers	<input type="checkbox"/> Comprehensive <input type="checkbox"/> Specified Perils <input type="checkbox"/> Fire & Theft <input type="checkbox"/> Fire	<input type="checkbox"/> Legal Liability <input type="checkbox"/> Direct Primary	1 \$ 2 \$ 3 \$	<input type="checkbox"/> \$100 <input type="checkbox"/> \$250 <input type="checkbox"/> \$500



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Schedule of Covered Autos

List any owned tow truck, car hauler, or service vehicle to be insured including ALL furnished autos.

Unit No.	Year	Model and Body Type	Serial Number	Where Garaged	Radius	Physical Damage		
						Stated Amount	ACV	Deductible
1						\$	\$	\$
2						\$	\$	\$
3						\$	\$	\$
4						\$	\$	\$
5						\$	\$	\$

Loss Payable Name and Address (advise which unit this applies to)

Unit No.	Loss Payee Name	Loss Payee Address

List any Additional Insureds to be named and advise what their interest is in this operation.

Signature of Applicant

Date

Signature of Producer

Date