



**COMMERCIAL AUTO
GENERAL LIABILITY APPLICATION SUPPLEMENT**

This application must be attached to the Commercial Auto Application.

Quote #: _____ Proposed Effective Dates: FROM: _____ TO: _____
Name _____

LOCATION OF PREMISE

Location	Address	Classification*		
1		<input checked="" type="checkbox"/> Truckers	<input type="checkbox"/> Warehouses	<input type="checkbox"/> Auto Repair & Service
2		<input checked="" type="checkbox"/> Truckers	<input type="checkbox"/> Warehouses	<input type="checkbox"/> Auto Repair & Service
3		<input checked="" type="checkbox"/> Truckers	<input type="checkbox"/> Warehouses	<input type="checkbox"/> Auto Repair & Service

***Must have Truckers (99793) class in order to select Warehouses NOC (99938) or Automobile Repair or Services Shop (10073) class(es).**

INSURANCE HISTORY AND LOSS EXPERIENCE

1. Has insurance company canceled or nonrenewed your policy in the last 3 years? **(Missouri Applicants - Do not answer this question.)** ☐ Yes ☐ No If yes, explain: _____
2. Prior years insurance under business name: _____
3. Have there been any General Liability losses in the last 3 years? ☐ Yes ☐ No If yes, indicate losses below:

Effective Dates From - To	Prior Carrier Name	Policy Number	# Losses	Loss Amount	Description of Loss

UNDERWRITING INFORMATION - COMPLETE FOR ALL CLASSES

1. Do you have any operations other than for-hire trucking? ☐ Yes ☐ No If yes, check all that apply:
- | | |
|---|---|
| <input type="checkbox"/> Storage of goods of others (warehousing) | <input type="checkbox"/> Brokerage, freight forwarding, or load consolidation |
| <input type="checkbox"/> Repair of vehicles or goods of others | <input type="checkbox"/> Any sporting or social events sponsored |
| <input type="checkbox"/> Storage of vehicles of others | <input type="checkbox"/> Farming operations |
| <input type="checkbox"/> Space leased to others | <input type="checkbox"/> Any other business activities located at same premises |
| <input type="checkbox"/> Sale of fuel or other products | <input type="checkbox"/> Towing - Owned or for Others |
| <input type="checkbox"/> Other - Describe: _____ | |
2. Do you generate income from other activities besides the operation of the trucks? Yes ☐ No ☐
3. Do you sign any contracts that require you to assume the liability of another party? Yes ☐ No ☐
4. Do you sign any contracts requiring other parties to assume liability? Yes ☐ No ☐
5. Do you use mobile equipment on or off premises such as forklifts or backhoes? Yes ☐ No ☐
6. Do you have any underground storage tanks? Yes ☐ No ☐
7. Do you loan or rent any machinery, equipment or motor vehicles to others? Yes ☐ No ☐
8. Are any of your vehicles unlicensed or not covered under an auto policy? Yes ☐ No ☐
9. Do you have a fire protection system in place?
- | | | |
|--|--|---|
| <input type="checkbox"/> Sprinkler system | <input type="checkbox"/> Smoke Detectors | <input type="checkbox"/> Fire Extinguishers |
| <input type="checkbox"/> Other - Describe: _____ | | |
10. Do you perform services on air conditioning/refrigeration units? Yes ☐ No ☐
- If yes, do mechanics hold required certification as required by law? Yes ☐ No ☐
11. Do you have security protection? Yes ☐ No ☐
- | | | | |
|--|---|-------------------------------------|--|
| <input type="checkbox"/> Fenced | <input type="checkbox"/> Security Cameras | <input type="checkbox"/> Guard Dogs | <input type="checkbox"/> Security Guards/Service |
| <input type="checkbox"/> Other - Describe: _____ | | | |
12. What hazardous materials are stored on premises? _____

	Yes	No
13. Are parking facilities and common areas free from defects and adequately lighted?	<input type="checkbox"/>	<input type="checkbox"/>
14. Are visitors allowed on the premises?	<input type="checkbox"/>	<input type="checkbox"/>
Visitors on a daily basis: Average _____ Maximum _____		
Explain all YES answers: _____		

WAREHOUSES NOC CLASS INFORMATION

Complete the following questions ONLY if selecting Warehouses NOC Class

1.	Number of years operating a Warehouse operation_____		
2.	Indicate type of goods stored:		
	<input type="checkbox"/> Cold/Refrigerated Products - what percent is cold storage? _____ %		
	<input type="checkbox"/> Containerized Freight	<input type="checkbox"/> Public (pay charges to store)	
	<input type="checkbox"/> Private (storing own goods)	<input type="checkbox"/> Bonded (imported goods)	
	<input type="checkbox"/> Other - describe: _____		
3.	Does the warehouse have sales or sell merchandise to the public?	<input type="checkbox"/>	<input type="checkbox"/>
4.	Is the warehouse locked after hours?	<input type="checkbox"/>	<input type="checkbox"/>
5.	Are goods delivered after hours to warehouse?	<input type="checkbox"/>	<input type="checkbox"/>
6.	Do you have any railroad sidetrack agreements?	<input type="checkbox"/>	<input type="checkbox"/>

AUTO REPAIR OR SERVICE SHOP CLASS INFORMATION

Complete the following questions ONLY if selecting Auto Repair or Service Shop Class

1. Number of years operating garage/repair shop: _____
2. Revenue generated from performing service on vehicles owned by others, including Owner/Operators:

Location 1: \$ _____	Location 2: \$ _____	Location 3: \$ _____
# Units Serviced Annually _____	_____	_____
# of Service Bays _____	_____	_____
3. Indicate percentage of work on the following:

Truck Tractors _____ %	Tank Trailers _____ %	Farm Equipment _____ %
Semi-Trailers _____ %	Boom Trucks/Bucket Trucks _____ %	Construction Equipment _____ %
Refrigerated Vans _____ %	Service or Tow Trucks _____ %	Other _____ %
4. Indicate percentage of work performed off premises: _____ %
5. Hours of operation for repair/service operation _____ Number of days _____
6. Is the repair/service facility locked after hours? ☐ Yes ☐ No
7. Indicate percentage of work that is:

Body & Paint _____ %	Lube & Oil _____ %	Frame _____ %
Brakes _____ %	Power Train _____ %	Suspension _____ %
Engine Overhaul _____ %	Radiator _____ %	Tank Cleaning _____ %
Fabrication, Rebuild, Weld _____ %	Refrigeration Unit _____ %	Tire Repair or Replacement _____ %
FMCSA Safety Inspection _____ %	Repair Tank Trailers (external) _____ %	Tune Up _____ %
Hydraulics _____ %	Subcontracted out to others _____ %	Wash & Detail _____ %
5th Wheel _____ %	Hitches _____ %	Tire Recapping _____ %
8. Are the mechanics ASE certified? **Yes** ☐ **No** ☐

If no, number of years of training and experience you require: _____
9. If employees drive extra-heavy trucks, truck tractors and semi-trailers away from the garage premises on public roadways, do they have the required Commercial Driver's License (CDL)? ☐ ☐
10. If you complete FMCSA annual vehicle inspections, has inspector successfully completed a State or Federal training program which qualifies him to perform commercial vehicle safety inspections? ☐ ☐
11. Are any vehicles held for sale at any of the locations? ☐ ☐
12. Do you sell new or used tires? ☐ ☐
13. Do you recap tires? ☐ ☐
14. Do you have a parts store? ☐ ☐
15. Do you operate a salvage yard? ☐ ☐
16. Do you have hoists/lifts? ☐ ☐

- | | Yes | No |
|---|--------------------------|--------------------------|
| 17. Is customer's vehicle stored overnight in an enclosed or locked location? | <input type="checkbox"/> | <input type="checkbox"/> |
| 18. Are keys stored in a secure location where access is restricted to authorized personnel only? | <input type="checkbox"/> | <input type="checkbox"/> |
| 19. Are customers allowed in service areas? | <input type="checkbox"/> | <input type="checkbox"/> |
| If yes, are they escorted? | <input type="checkbox"/> | <input type="checkbox"/> |
| 20. Are signs posted to warn customers that shop is not responsible for any items left inside their vehicles? | <input type="checkbox"/> | <input type="checkbox"/> |
| 21. Do you loan or lease vehicles to customers while their autos are being serviced? | <input type="checkbox"/> | <input type="checkbox"/> |
| If yes, how often? _____ | | |
| 22. Do you repossess autos? | <input type="checkbox"/> | <input type="checkbox"/> |
| If yes, do you contract it out? | <input type="checkbox"/> | <input type="checkbox"/> |
| 23. Is any part of your operation a self-service auto repair shop? | <input type="checkbox"/> | <input type="checkbox"/> |
| 24. Are gas pumps available to the public? | <input type="checkbox"/> | <input type="checkbox"/> |
| 25. Do you sub-contract repair work to others? | <input type="checkbox"/> | <input type="checkbox"/> |
| If yes, do you secure certificates of insurance? | <input type="checkbox"/> | <input type="checkbox"/> |
| 26. Are any guarantees or warranties offered on parts or labor for jobs performed? | <input type="checkbox"/> | <input type="checkbox"/> |
| 27. Indicate steps in place to ensure that proper repairs are made and the vehicle is safe to return to the road: | | |
| <input type="checkbox"/> Post Service Checklist <input type="checkbox"/> Service Manager Review <input type="checkbox"/> Test Drive | | |
| <input type="checkbox"/> Customer Pre-Approval of Repairs | | |
| 28. How are used tires, automotive fluids, batteries, motor oil, and soiled uniforms and rags disposed of? | | |
| _____ | | |
| 29. How are solvents and flammables stored and properly disposed of? | | |
| _____ | | |
| 30. Do you work on vehicles that have been involved in accidents? <input type="checkbox"/> Yes <input type="checkbox"/> No | | |
| If yes, what precautions are taken to protect workers from exposure to bloodborne pathogens? | | |
| _____ | | |
| 31. Indicate parts, equipment, and accessories you fabricate: _____ | | |
| _____ | | |

AUTO REPAIR AND SERVICE SHOP EMPLOYEES

Name (Last, First, Middle)	Date of Birth	License Number	State	Past 3 Years		
				# Violations Minor	# Violations Major	# Accidents

LIMITS

General Aggregate	\$ _____	Each Occurrence**	\$ _____
Products-Completed Operations Aggregate	\$ _____	Damage to Premises Rented to You	\$ _____
Personal & Advertising Injury**	\$ _____	Medical Expense (any one person)	\$ _____

**These limits should be the same as the Auto Combined Single Limit or the Auto Per Accident Limit.

EMPLOYERS LIABILITY (STOP GAP) COVERAGE (Applicable in ND, OH, WA and WY only)

Limits for Bodily Injury Accident each Accident/Disease each Employee/Disease per Policy (Disease per policy limit can not exceed GL Aggregate Limit)

- ☐ \$100,000/\$100,000/\$500,000 ☐ \$500,000/\$500,000/\$500,000
☐ \$1,000,000/\$1,000,000/\$1,000,000 ☐ \$2,000,000/\$2,000,000/\$2,000,000 (Truckers Class Only)

W.C. Carrier _____ W.C. Policy # _____ W.C. Effective Date _____

EMPLOYEE AND PAYROLL INFORMATION

1. If a Corporation or LLC: Total number of executive officers, at all locations: _____
2. If an Individual or Partnership: Total number of owners: _____
3. Total payroll for trucker operations other than executive officers or owners: _____
This includes outside sales, mechanics for owned equipment, yard employees, terminal employees, dispatchers, etc. (do not include clerical, inside sales, or driving positions).
4. Total payroll for warehouse operations other than executive officers or owners, if applicable: _____

APPLICANT'S SIGNATURE

DATE