



Western Heritage Insurance Company

APPLICATION FOR GARAGE POLICY

Policy Period Desired: From \_\_\_\_\_ To \_\_\_\_\_

Business Trade Name: \_\_\_\_\_ Insured: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_

County: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_ - \_\_\_\_\_

Internet Address (If any): \_\_\_\_\_

Years in Business: \_\_\_\_\_ Years Sales/Repair Experience: \_\_\_\_\_

Business Entity:  Individual  Partnership  Corporation  Other: \_\_\_\_\_

Describe your Operations: \_\_\_\_\_

Locations/Premises where you conduct Garage Operations:

1. \_\_\_\_\_

2. \_\_\_\_\_

GENERAL INFORMATION

A. What are your normal business hours? \_\_\_\_\_

Are autos stored at your premises after normal business hours?.....  Yes  No

If yes, describe your theft barriers/storage at each location, for autos you OWN (building, fence & gate or post & cable).

1. \_\_\_\_\_

2. \_\_\_\_\_

Describe your theft barriers/storage at each location, for autos you do not OWN (building, fence & gate or post & cable).

1. \_\_\_\_\_

Do you own or lease Location 1?.....  Own  Lease

2. \_\_\_\_\_

Do you own or lease Location 2?.....  Own  Lease

B. Do you have or maintain animals on your premises?.....  Yes  No

If yes, what types/breeds? \_\_\_\_\_

Are these animals pets?.....  Yes  No

Are they used for security purposes?.....  Yes  No

Do you maintain any other security measures not already listed?.....  Yes  No

If yes, explain: \_\_\_\_\_

C. Please provide value and number of autos stored at each location:

Table with 6 columns: Location No., Maximum Value of ALL Autos, Average Value per Auto, Maximum Value per Auto, Average No. of Autos, Maximum No. of Autos. Rows for Location No. 1 and Location No. 2.

- D. Describe your key controls during business hours: \_\_\_\_\_ After business hours: \_\_\_\_\_  
 If a key box is used, describe location of key box (in building or attached to autos): \_\_\_\_\_
- E. Do you pick up or deliver autos not owned by you? .....  Yes  No  
 If yes, explain: \_\_\_\_\_  
 Do you tow for hire?.....  Yes  No  
 If yes, explain: \_\_\_\_\_
- F. Who drives or tows vehicles to your premises? \_\_\_\_\_
- G. What is your normal radius of operations? \_\_\_\_\_
- H. Do you loan or lease autos?.....  Yes  No  
 If yes, do you loan or lease autos to customers while their auto is being repaired?.....  Yes  No  
 Do you loan or lease autos for shorter than twelve (12) months?.....  Yes  No
- I. Do you sell or store salvaged autos?.....  Yes  No  
 If yes, please indicate the purpose:  
 Sale of Salvage Titled Autos ..... % Rebuilding/Repairing Customers Autos ..... %  
 Sale of Used Parts..... %  
 Other ..... % Explain: \_\_\_\_\_

J. List ALL Owners, Employees & Drivers:

Name	DOB	Driver's License No.	State of DL	CDL?		Furnished Auto? Y/N	Works at Loc. No.	Violations & Accidents Past 3 Yrs.	Full or Part Time	Job Title/Duties
				Y/N	Class					

K. List ALL Family members and non-family members (except customers):  
 (Indicate if they are furnished an auto for personal use or if they may be provided an auto for regular use, but not regularly furnished.) \*P=Personal use; R=Regular use; NRF=Not regularly furnished.

Name	DOB	Driver License No.	State of DL	Will drive for <u>or</u> Work in business?	Furnished Auto?*	Violations & Accidents Past Three Yrs.	Relationship

L. Will anyone listed in either Items J. or K. use an auto for reasons other than listed?.....  Yes  No  
 If yes, please explain: \_\_\_\_\_

M. Have all members of your household been disclosed on this application? .....  Yes  No

If no, explain: \_\_\_\_\_

N. Have all drivers, such as children away from home or in college, who may operate your vehicles on a regular or infrequent basis, been listed on this application?.....  Yes  No  N/A

**INSURANCE HISTORY**

Has your insurance been cancelled or non-renewed within the last three years (Not applicable in Missouri)?  Yes  No

If yes, please explain: \_\_\_\_\_

A minimum of three year history is required. If three year history is unavailable, please explain: \_\_\_\_\_

Current Carrier: \_\_\_\_\_ Eff. Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_ Policy Premium: \$ \_\_\_\_\_

Prior Carrier: \_\_\_\_\_ Eff. Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_ Policy Premium: \$ \_\_\_\_\_

Prior Carrier: \_\_\_\_\_ Eff. Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_ Policy Premium: \$ \_\_\_\_\_

Date of Loss	Amount	Description of Loss
	\$	
	\$	
	\$	
	\$	

**UNDERWRITER INFORMATION**

Please provide your percentage of operations (Percentages MUST equal one hundred percent [100%]).

	Repair	Sales
1. Private passenger cars, SUVs pick-up trucks, vans	%	%
2. Motorhomes	%	%
3. Motorcycles	%	%
4. Motor coaches or buses	%	%
5. Watercraft (boats, jet skis, etc.)	%	%
6. Dirt Bikes or ATVs	%	%
7. All other recreational autos	%	%
8. Equipment (farm, construction, contractors, etc.)	%	%
9. Travel trailers or camper trailers	%	%
10. Utility trailers or livestock trailers	%	%
11. Trucks, tractors, semi-trailers	%	%
12. Salvage titled autos	%	%
13. Salvage parts	%	%
14. Other: _____	%	%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>

Total Gross Receipts from:

All Vehicle/Equipment Sales \$ \_\_\_\_\_ All Repair \$ \_\_\_\_\_

Other Product Sales \$ \_\_\_\_\_ Tow Truck Operations \$ \_\_\_\_\_

**All Vehicle/Equipment Sales Dealer/Sales Information**

1. Where do you purchase vehicles? \_\_\_\_\_  
 Do you buy or sell vehicles on the Internet? .....  Yes  No  
 Explain: \_\_\_\_\_
2. Do you drive-away more than three hundred (300) miles from point of purchase? .....  Yes  No  
 If yes, how often? \_\_\_\_\_
3. How many vehicles do you sell per year? \_\_\_\_\_ How many of those are on consignment? \_\_\_\_\_
4. How many dealer plates do you have? \_\_\_\_\_
5. Do you repossess vehicles?.....  Yes  No  
 If yes, are these autos you have sold? .....  Yes  No  
 Do you repossess autos for banks or other dealers? .....  Yes  No
6. Test drives: Do you always obtain a copy of the customer's license?.....  Yes  No  
 Do you always obtain proof of insurance? .....  Yes  No  
 Do you always ride along? .....  Yes  No

**Auto Service/Repair/Installation Information**

1. What percentage of your work is (total of percentages must equal one hundred percent [100%]):

Type of Work	Percent	Type of Work	Percent
Oil & Lube	%	Wash/Detail	%
Tune-Up	%	Window Tint	%
Muffler	%	Clear Coating	%
Radiator	%	Stereo System	%
Electrical	%	Alarm System	%
Brakes	%	Transmission	%
Hitches	%	Windshield	%
Upholstery	%	Lift Kit Installation	%
Tires (New)	%	Suspension (Not Lift Kits)	%
Tires (Used)	%	Wheel Alignment	%
Frame Work	%	Performance Adjustments	%
Painting	%	Other: _____	%
Body Work	%	Other: _____	%

2. Do you do any welding?.....  Yes  No  
 If yes, explain: \_\_\_\_\_
3. Do you have a spray paint booth?.....  Yes  No  
 If yes, is it U/L approved?.....  Yes  No  
 Is it ventilated?.....  Yes  No  
 Are fixtures covered/protected?.....  Yes  No  
 Is paint stored in fire-resistive cabinets outside the paint booth?.....  Yes  No
4. Do you sell gasoline?.....  Yes  No If yes, how many gallons per year? \_\_\_\_\_  
 Do you sell LPG?.....  Yes  No If yes, how many gallons per year? \_\_\_\_\_
5. Do you recap tires or sell recapped tires?.....  Yes  No

**COVERAGE REQUESTED**

**GARAGE LIABILITY** \$ \_\_\_\_\_ each accident \$ \_\_\_\_\_ aggregate Deductible \$ \_\_\_\_\_

**GARAGEKEEPERS** (Coverage for customers' vehicles while in your care, custody and control)

Legal Liability Causes of Loss:  Specified Causes w/ Collision  Comprehensive w/ Collision

Total Limits: Location No. 1: ..... \$ \_\_\_\_\_

Location No. 2: ..... \$ \_\_\_\_\_

Deductibles: Specified Causes or Comprehensive Deductible ..... \$ \_\_\_\_\_

Collision Deductible ..... \$ \_\_\_\_\_

Maximum Deductible Per Loss ..... \$ \_\_\_\_\_

In-Transit Limits (On-Hook): \$ \_\_\_\_\_ per auto (Garagekeepers coverage required to qualify for In-Transit Coverage)

**DEALERS PHYSICAL DAMAGE** (Coverage for damage to autos while held for sale)

Causes of Loss:  Specified Causes w/ Collision  Comprehensive w/ Collision

Total Limits: Location No. 1: ..... \$ \_\_\_\_\_

Location No. 2: ..... \$ \_\_\_\_\_

Deductibles: Specified Causes or Comprehensive Deductible ..... \$ \_\_\_\_\_

Collision Deductible ..... \$ \_\_\_\_\_

Maximum Deductible Per Loss ..... \$ \_\_\_\_\_

Type:  New  Used

Interests Covered:  Owner  Owner and Creditor (Bank)  Consignment

Drive-away Miles (if over three hundred [300] miles): \_\_\_\_\_

Other Limits: At Temporary Locations: \$ \_\_\_\_\_ While in Transit: \$ \_\_\_\_\_

Loss Payee: \_\_\_\_\_

Loss Payee Address: \_\_\_\_\_

**MEDICAL PAYMENTS:** Applicable to:  Garage Operations  Autos  Both

Limits:  \$500  \$1,000  \$2500  \$5,000

**SPECIFICALLY DESCRIBED AUTOS**

Vehicle No.	Year	Make	Body Type	VIN	ACV	GVW
1						
2						
3						

Vehicle No.	Radius	Personal Service or Commercial Use?	Filings Required		Coverages Desired? Y/N			Loss Payee
			Yes/No	State/Federal	Liability	Physical Damages	Other	
1								
2								
3								

UNINSURED MOTORIST \$ \_\_\_\_\_ PERSONAL INJURY PROTECTION \$ \_\_\_\_\_

FIRE LEGAL LIABILITY  \$50,000  \$100,000

**Additional Insured:** \_\_\_\_\_

Address: \_\_\_\_\_

Explain the relationship between the named insured and the additional insured: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**Remarks:** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**PROPERTY INFORMATION**

- Location where you conduct garage operations:
- Coverage/Valuation Requested:

Subject of Insurance	Amount	Co-Insurance Percent	Protection Class	Valuation: ACV or RC	Coverage Form: Basic, Broad or Special	Deductible
Building Coverage Bldg. 1 Bldg. 2						
Business Personal Property Bldg. 1 Bldg. 2						
Business Income: Bldg. 1 With Extra Expense Without Extra Expense Bldg. 2 With Extra Expense Without Extra Expense						

- Building Information

Building No.	Building Age	Building Constr.	Total Sq. Ft. Building	Total Sq. Ft. Occupied	No. of Stories	Sprinkler System	Fire Protection System	Burglar Alarm—Type
						<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Central Station <input type="checkbox"/> Local
						<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Central Station <input type="checkbox"/> Local
						<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Central Station <input type="checkbox"/> Local

- Building Improvements: Provide year updated

	Wiring	Roof	Plumbing	HVAC	Other
Bldg. 1					
Bldg. 2					

- Operation Safeguards:

Welding:     Inside     Outside     Safeguards: \_\_\_\_\_

This application does not bind the applicant nor the Company to complete the insurance, but it is agreed that the information contained herein shall be the basis of the contract should a policy be issued.

**FRAUD WARNINGS:**

**FRAUD WARNING:**

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. **Not applicable in Nebraska, Oregon and Vermont.**

**NOTICE TO COLORADO APPLICANTS:** 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 policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder 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.

**WARNING TO DISTRICT OF COLUMBIA APPLICANTS:** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**NOTICE TO FLORIDA APPLICANTS:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony in the third degree.

**NOTICE TO LOUISIANA APPLICANTS:** Any person who knowingly 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.

**NOTICE TO OHIO APPLICANTS:** Any person who knowingly and with intent to defraud any insurance company 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.

**NOTICE TO OKLAHOMA APPLICANTS:** 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.

**NOTICE TO MAINE APPLICANTS:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

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

**NOTICE TO MINNESOTA APPLICANTS:** A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

**FRAUD WARNING (APPLICABLE IN TENNESSEE, VIRGINIA AND 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



**APPLICABLE IN THE STATE OF NEW YORK (Other than Automobile):**

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 shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**APPLICABLE IN THE STATE OF NEW YORK (Automobile):**

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, and 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.

APPLICANT'S NAME: \_\_\_\_\_

APPLICANT'S SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_  
(Authorized owner, partner or executive officer)

PRODUCER'S NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

AGENT NAME: \_\_\_\_\_ AGENT LICENSE NUMBER: \_\_\_\_\_  
**(Applicable to Florida Agents Only.)**

NAME AND PHONE NUMBER OF INDIVIDUAL TO CONTACT FOR INSPECTION/AUDIT: \_\_\_\_\_



Western Heritage
Insurance Company

Garage Application Supplement
Heavy Truck, Bus & Equipment

Types of Vehicles (Must = 100%)

- Private Passenger Types and Light Trucks
Heavy Trucks (GVW 20,001— 45,000 pounds)
Extra Heavy Trucks (GVW over 45,000 pounds)
Dump Trucks, Other Contractor Trucks or Equipment
Bucket Truck/Cherry Picker (truck with people lift)
Buses (List the passenger capacity:
Trailer (List the types of trailers:
Equipment (List types:
Other (Specify:

Types of Repairs (Must = 100%)

- Alignment, Steering or Suspension
Body Work
Brakes
Engine
Fifth Wheel Installation/Repair
Framework
Hydraulic Work (What does the hydraulic component operate?
Lifts (Describe lifts:
Lube and Oil
Manufacturing/Fabrication (What is produced?
Painting

- Refrigeration (Refrigeration of the cargo hold)..... \_\_\_\_\_ %
- Tanker (What products do the tankers hold? \_\_\_\_\_) \_\_\_\_\_ %
- Tires (new) ..... \_\_\_\_\_ %
- Tires (used) ..... \_\_\_\_\_ %
  - Are tires over five years old?.....  Yes  No
  - Any recapping?.....  Yes  No
- Trailer Hitch Installation/Repair ..... \_\_\_\_\_ %
  - Bolt on       Weld on
- Trailer Repair (box and cargo only, see above for tanker trailers) ..... \_\_\_\_\_ %
- Transmission (Including clutch and differential work) ..... \_\_\_\_\_ %
- Tune-Up ..... \_\_\_\_\_ %
- Wash/Detail ..... \_\_\_\_\_ %
  - Interior Only     Exterior Only     Interior and Exterior
- Welding (What exactly is welded? \_\_\_\_\_) \_\_\_\_\_ %
- Other (Description required: \_\_\_\_\_) \_\_\_\_\_ %
- Other (Description required: \_\_\_\_\_) \_\_\_\_\_ %
- Other (Description required: \_\_\_\_\_) \_\_\_\_\_ %

**Locations Where You Conduct Operations**

- At your premises..... \_\_\_\_\_ %
- At customers' premises..... \_\_\_\_\_ %
- On the roadside..... \_\_\_\_\_ %
- Do you pick up or deliver customer autos?.....  Yes  No
- Does the owner have a CDL (commercial driver license)?.....  Yes  No
- Do all drivers have a CDL (commercial driver license)?.....  Yes  No