CID Insurance Programs Inc. DBA CID Insurance Services



APPLICATION FOR GARAGE POLICY

Applicant Name:		/dba		Ag	ent:			
Mailing Address:			_	Ad	dress:			
			_					
Phone Number:		_Contact Name			We	bsite		
Proposed effective date:_		_/to					Busine	ss Entity:
Years in business:	Years	of Experience in this	s field:] Individual	☐ Joint Venture
If New Venture, describe experience:						_ [] Partnership	☐ Corporation
Description of Operations:	:					_ [] Other:	
Locations: San	ne as Mailing Ado	dress						
1) Address:			City:			State	eZip _	
2) Address:			City:			State	eZip _	
3) Address:			City:			State	Zip	
List any other business op	perations operate	ed by you:						
INSURANCE HISTORY	☐ No prior ins	surance						
Current Carrier		Eff Date/_		Exp Date	/	_/	_Premium	
Prior Carrier		Eff Date/	1	Exp Date	1		_Premium	
Prior Carrier		Eff Date/	1	Exp Date	1	1	_Premium	
In the last 3 years has any	y company cance	elled, declined or ref	used to	issue similar i	nsurance	to the in	sured? 🗌 Y	′es □ No
							If ye	es, explain:
LOSS HISTORY	☐ No prior los	sses						
Loss Year	Amount	Description				D	river	
Loss Year	Amount					D	river	
Loss Year	Amount	<u> </u>					river	
		AUT	O EXPO	SURE .				
Auto – Used Private Pass	senger, Light Tru			Golf Carts -	- Off Road	l Use		<u></u> %
Auto Auction (held on you	ır premises)	%	,)	*Heavy Truck (26,000 GVW)			%	
Antique or Classic Auto		%	, 3	High Perfor	mance or	Race C	ar	%
ATV, Snowmobile, Dirt Bi	ke	%	, 3	Mobile Home or Tiny Home			%	
*Boat or Jet Ski		%)	*Motorcycle	or Scoot	er		%
*Bus		%	,)	Off Road 4x	(4			%
Camper or Travel Trailer		%)	*RV, Camp	er or Moto	r Coach	١	%
Emergency Vehicles		%)	*Semi-Traile	er			%
*Equipment – Contractors	s, Farm, Lawn	%)	Trailer (Utili	ty or Lives	stock)		%
Golf Carts – Licensed for	Road Use	%)	*Valet Park	ing			%
Other:								%
		*Comple	ete SUP	PLEMENT				

DO YOU:	
Obtain certificates of insurance from all sub-contractors? $\ \square$ Yes	☐ No Have weapons on person/ premises? ☐ Yes ☐ No
Loan, lease or rent autos to others?	☐ No Have animals on premises? ☐ Yes ☐ No
If yes: Loan/Rent to customer while repairing their auto	Rent/ Lease to the public Rental/Loaner Agreement in place
Explain all yes answers:	
DEALER (DPERATIONS
Nature of Business:	
Broker% Import%	*Salvage / Reconstructed Titled Autos%
Consignment% Internet%	*Wholesale%
Export% Retail%	*Complete Supplement
Vehicles sold per year	
Number of Dealer Plates Number and type of a	any other plates:
List all states where you conduct business:	
Who transports your vehicles? Driven by Owner/Employees	☐ Temporary or Contract Driver ☐ Owned Tow Bar or Dolly
☐ Owned Tow Truck or Car Hauler ☐ Contracted Tow	Truck or Car Hauler
DO YOU:	
Accompany customers on all test drives?	☐ Yes ☐ No
<u>lf no, do you:</u>	
Allow extended or overnight test drives?	☐ Yes ☐ No
Require a copy of their Driver's License & Proof of Insurance?	☐ Yes ☐ No
Accompany anyone under age 21?	☐ Yes ☐ No
Offer Buy-Here / Pay-Here Sales, Rent-to-Own, Lease-to-Own, or	in-house financing? ☐ Yes ☐ No
If yes, do you:	
Transfer title to the customer as lienholder and immediately rep	ort the sale to the state?
NON-DEALE	R OPERATIONS
Nature of Business: Repair on Premises% Mobile Re	pair%
DO YOU:	
Allow customers to drive vehicles into the bay?	Yes No
Park autos on public streets?	Yes □ No
Have signs posted to keep customers from work areas?	Yes □ No
Have No Smoking signs posted?	Yes □ No
Have serviced and charged fire extinguishers on site? □	Yes No
Have Repair/Transporter plates? If yes, #	Yes No
Pick-up or deliver customers' vehicles?	Yes □ No
If yes, how far do you go and how often? Miles	Times a week
Sell any autos?	Yes ☐ No
If yes, how many do you sell per year?	
Have any other sales exposure? □	Yes No
If yes, provide:	_
Number of Gasoline Diesel Fuel Gasoline	<u> </u>
gallons: New Parts \$ Us	sed Parts \$ Convenience Store \$
Other:	\$

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NON-DEALER OPERATONS "Auto" refers to types of vehicles identified on page 1 *SUPPLEMENT REQUIRED

		_
Alarm, Stereo or Navigational Systems	%	Gas Station Full Serve Self-Serve%
Alignment	%	Handicap Vehicle Conversion*%
Alarms, GPS, Radio/Stereo, Sirens	%	Impound / Storage Yard%
Airbags	%	Inspection Station%
Auto Dismantling	%	Lift / Lowering Kits Max # inches%
Auto Restoration Ground-Up?	%	Machine Shop%
Bedliner Installation	%	Oil /Lube%
Body & Paint Shop	%	Parking Lot or Garage (self-park)%
Brakes	%	Parts Sales (Uninstalled)%
Breathalyzer / Ignition Interlock	%	Pawn Shop – Auto and/or Title Pawn%
Car Wash	%	Roadside Assistance%
Is there an automated car wash on premises? Yes	No	24 Hr?
If yes, who drives vehicles through? Customer Em	ployee	Salvage Operations*
Convenience Store	%	Salvage Titled Auto Repair /Rebuilding%
Cooking / Restaurant exposure? ☐ Yes ☐ No		Salvage Yard%
Customization and/or Performance Enhancement	%	Suspension%
Purpose: ☐ Speed ☐ Appearance ☐ Run Better	•	Tires (If any, complete tire section below)%
Detailing (hand wash/detail only)	%	Trailer Hitch Install or Repair%
DIY Self Service Bay Rental	%	Bolt% Weld%
Engine Repair	%	Transmission%
Fabrication / Machine Shop	%	Tune Ups / Maintenance%
Fiberglass Body Repair	%	Window Tinting%
Frame Work: Straightening Yes No	%	Windshield Install or Repair%
Cutting/Stretching ☐ Yes ☐ No		Wraps%
Do you cut between the axles? ☐ Yes ☐ No		Wrecker For Hire Repo ☐ Yes ☐ No ☐%
Fuel Conversion (CNG, Nitrous) Type%)	Wrecker Not For Hire%
Are all spray painting operations completed in a separate, ven	ntilated room	? ☐ Yes ☐ No ☐ No Painting
Are all fiberglass resins, paints and solvents stored in a fire re-		
Explain if No		
Explain in the		
TIRES and RIM REPAIR (Complete if any percentage of Tire	s above)	
1) New Tires% Used Tires		6) Do you perform Rim Repair ☐ Yes ☐ No
2) Do you fix/change tires for heavy trucks? Yes No		If yes: a) Are tires removed? ☐ Yes ☐ No
3) Do you sell Tires over 5 years old? Yes No		b) Cosmetic Only? ☐ Yes ☐ No
4) Do you rent or lease Tires?		
5) Describe quality assurance to ensure tires are properly in	stalled & infl	ated and all lug nuts properly tightened:
AUTO STORAGE – DEALER AND NON-DEALER		
☐ Fully fenced and gated? ☐ In Building Age:Construction:	DC.	Central Station Alarm? ☐ Yes ☐ No
OtherConstruction:	_FU	Central Station Admit: Tes INO
Do you store autos anywhere other than your lot?	No If	yes, where?
Are keys left in or on any vehicles?		,
Are keys secured in a lock box?	□ No	
If no, describe key controls:		

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EMPLO	YEE and NON-EMPLO				ers, employees, drivers 1099 and other emplo				
Loc #	Name	Driver's License #	State	Date of Birth	Accidents/Violations (past 3 yrs.)	Hours Worked*	Status	Auto Use ***	PAP In Place?
							<u> </u>		
							1		
MISSO *Hours F = Ful P = Par	t Contract Driver Expo URI ONLY: Anyone und Worked: I-Time (over 20 hrs/we t-Time (20 or less hrs/ n-Employee	der the age of 21 ***Au ek) A = I (week) B = I	must be l uto Use: Furnishe	d a covered Use <u>only</u> c	MUS 70019 Driver Exclusion auto for personal use of covered autos			s signature. Personal A	uto Policy
** Statu 1. Ac 2. Ina 3. Lo	· ·	officer 5. Moor officer 6. C	echanic Ierical pouse of	owner, par	10. Chi tner or officer 11. Occa	use of any o ld of any otl sional or co er:	ner persoi ontract dri	n furnished	
COVE	RAGE & LIMITS								
Gara	age Liability	Deductible							
		Auto		her Than Au	ito	/Aggregate_			
Radio	us of Pickup & Delivery:	☐ 1-300 mile	es 🗌 30	01-500 miles		Over 1			
Deale	er's Errors & Omissions	(\$50,000 Limit)	☐ Tru	ıth in Lendin	g	er 🔲 Title	lnsu	rance Agen	ts
□Р	ackage Additional GL C	Operations:							
Gara	agekeepers			Limit	ts of Coverage				
	•	Comprehensive	& Collisio		ation #1		Max Lim	it Per Vehic	e
	· -	Specified Cause			tion #2				-
		eductible			ation #3				_
In - T				=	/ Truck:N		w Trucks		_
Deal	ers Physical Damag	j e <u>L</u> i	imits of Co	overage					
	omprehensive & Collision	on L	ocation 1		N	lax Limit Per	Vehicle		
	pecified Causes & Collis								
Dedu	ıctible								
☐ Fa	alse Pretense Coverage	*Limit Cal	culation:	Value Per		Max _			
Cove	rage applies to: (Check	at least 1)		Number of	Autos: Average	Max _.			
· ·	our interest in covered	-	□ Co	onsigned Au	tos				
		-		_	ovide name/address bel	ow)			
Loss	Payee Name/Address: _								

(Dealers PD): _

ADDITION	AL COVERA	GE OPTIONS					
☐ Medical	Payments	Garage Op	erations /Premises Limit_		Auto Limit		
☐ Personal	Injury Protect	ion (limit per stat	cute)				
Uninsured N	Motorists	Each A	ccident Limit	Number	of Plates: Deale	er	
Underinsure	ed Motorists	Each A	ccident Limit				
Uninsured I	Motorists Prope	erty Damage Lim	nit				
☐ I reject a	all Uninsured N	Motorists Covera	ges				
Personal In	iury Protection	Limit Per Statute	e				
☐ Broaden	ed Coverage (includes Person	al Injury and \$ 100,000 in	Damage to Rente	d Premises)		
☐ Damage	to Rented Pre	emises Limit _					
		/ (do not select in	f Broadened Coverage is	requested)			
_							
 ☐ Personal Injury Liability (do not select if Broadened Coverage is requested) ☐ Hired Auto ☐ Broad Form Products ☐ Drive Other Car 							
☐ Drive Ot	her Car						
ADDITION	AL INSURED	OPTIONS					
☐ Owner o	f Garage Pren	nises (CA 2509)					
Designa	ted Insured (C	A 2048)					
————— □ Blanket	Additional Insu	ıred					
_							
Leased	Equipment (CA	A 2047)					
 □ Personal Injury Liability (do not select if Broadened Coverage is requested) □ Hired Auto □ Broad Form Products 							
Provide Ins	urable Interest	/ Relationship to	risk:				
SCHEDULE	D AUTOS						
Coverage(s): Liability	☐ Comprehe	ensive & Collision S	pecified Causes &	Collision Dec	ductible	
Year	Make	Model	VIN	Value	GVW	Use	Radius

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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 commits a fraudulent insurance act, which is a crime and may be subject to civil and criminal penalties.

In AL, AR, AZ, DC, LA, MD, NM, RI & WV: Any person who knowingly (or willfully in MD) presents a false or fraudulent claim for payment of a loss or benefit or who knowingly (or willfully in MD) presents false information in an application for insurance is guilty of a crime and may be subject to fines, (restitution in AL) or confinement in prison.

In 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 for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

In Florida and Oklahoma: 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 of the third degree.

In Kansas: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

In KY, NY, OH and PA: 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 to exceed five thousand dollars and the stated value of the claim for each such violation in NY).

In Maine, 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 may include imprisonment, fines or denial of insurance benefits.

In New Jersey: 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 civil fines and criminal penalties.

In Oregon: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

I understand that misrepresentation or omission of material facts will be cause for cancellation and may void coverage. I declare to the best of my knowledge that all statements herein are true, correct and complete to the best of my knowledge at no material facts have been suppressed or misstated.						
Signature of Agent	/ Date	Signature of Applicant				

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CID Insurance Programs Inc. DBA CID Insurance Services



VALET PARKING SUPPLEMENT

App	Applicant Name:							
Loc	Establishment Name & Address	Off Site Information	Establishment	Parking Information				
1)		Do you Park off site? ☐ Yes ☐ No If Yes*: a) Off Site Address:	☐ Restaurant / Bar ☐ Club ☐ Resort	Hours: # of Spaces: Days: Self-Park				
	On Site Lot - Garagekeepers Limit: \$ Do you drive on or across street?	b) Distance from Podium: ———————————————————————————————————	☐ Condo ☐ Other:	Is Self-Parking Separate? ☐ Yes ☐ No Do you Park on Street:				
2)		Do you Park off site? ☐ Yes ☐ No If Yes*: a) Off Site Address:	Restaurant / Bar	Yes				
	On Site Lot - Garagekeepers Limit: \$ Do you drive on or across street?	b) Distance from Podium: c) Off Site Lot - Garagekeepers Limit:	Condo Other:	Is Self-Parking Separate? ☐ Yes ☐ No Do you Park on Street: ☐ Yes ☐ No				
3)		Do you Park off site? ☐ Yes ☐ No If Yes*: a) Off Site Address:	☐ Restaurant / Bar ☐ Club ☐ Resort	Hours: # of Spaces: Days:				
	On Site Lot - Garagekeepers Limit: \$ Do you drive on or across street?	b) Distance from Podium: c) Off Site Lot - Garagekeepers Limit: \$	Condo Other:	Is Self-Parking Separate? ☐ Yes ☐ No Do you Park on Street: ☐ Yes ☐ No				
4)		Do you Park off site? ☐ Yes ☐ No If Yes*: a) Off Site Address:	☐ Restaurant / Bar☐ Club☐ Resort	Hours: # of Spaces: Days:				

On Site Lot - Garagekeepers Limit: ☐ Condo b) Distance from Podium: Is Self-Parking Separate? Other: ☐ Yes ☐ No Do you drive on or Do you Park on Street: c) Off Site Lot - Garagekeepers Limit: ☐ Yes ☐ No across street? ☐ Yes ☐ No Do you Park off site? \square Yes \square No ☐ Restaurant / Bar Hours:___ # of Spaces: 5) If Yes*: a) Off Site Address: ☐ Club Days: ____ Valet _ ☐ Resort Self-Park b) Distance from Podium: ☐ Condo On Site Lot - Garagekeepers Limit: Is Self-Parking Separate? Other: ☐ Yes ☐ No c) Off Site Lot - Garagekeepers Limit: Do you drive on or Do you Park on Street: across street? ☐ Yes ☐ No ☐ Yes ☐ No * Provide a map showing traffic route and distance from Establishment to Lot and back. MSA023 (05/15)

Separate application required for each valet location	
1. Are your employees shared with the establishment where you provide valet services?	☐ Yes ☐ No
If yes, describe:	
2. Do you have a written contract with the establishment where you valet?	☐ Yes ☐ No
3. Will the business where you valet provide you with a Commercial General Liability certificate of insurance?	☐ Yes ☐ No
4. If customer autos are parked at a different location, provide address and route taken:	
5. Do you drive on streets with more than two lanes?	☐ Yes ☐ No
If yes, provide route and diagram:	
6. Do you perform traffic control?	☐ Yes ☐ No
7. Describe your key procedure when customer autos are not claimed at the end of the night:	
8. Do you provide concierge services (ex: pick-up/delivery, errands, take to repair shop)?	☐ Yes ☐ No

1)	What is the average value per vehicle? \$	What is	the maximum value per vehicle? \$		_
2)	Are you the owner of any of the listed premises?			☐ Yes	□No
	If yes, which locations?				
	Is Commercial General Liability coverage in place?	?		☐ Yes	□No
3)	Are off-site lots manned by an attendant or fenced and	gated for control	lled access?	☐ Yes	□No
	If no, which locations?		<u> </u>		
4)	Are keys secured in a locked cabinet and attended by a	an employee at a	all times?	☐ Yes	□No
	If no, describe how you protect customers' keys: _				
5)	Do you use at least a 3 part ticket (Keys, Car & Custom	ner)?		☐ Yes	□No
6)	Do you hire employees under age 21 as drivers?			☐ Yes	□No
7)	Do you refuse to give an obviously intoxicated custome	er his or her car k	keys?	☐ Yes	□No
	If no, what are your procedures for handling custor	mers who are ob	viously intoxicated?		
8)	What are your standards for acceptable MVRs?				
9)	Do you offer services for special events at locations not	t listed above?		Yes	No
	If yes, and you wish to include event pricing in quo	te*:			
	Number of valet special events where par	king is on-site:			
	Number of valet special events where par	king is off-site:			
	*This will add <u>pricing</u> for events to your annual premium, Pricing contemplates the driving distance for any Off-Site				
her	s questionnaire does not bind the Application nor the Compein shall be part of the basis of the contract should a policy urate to the best of your knowledge.				
_					
Sig	nature of Agent	Date	Signature of Applicant		



For the location(s) listed on this application: