CID Insurance Programs Inc. DBA CID Insurance Services



APPLICATION FOR GARAGE POLICY

Applicant Name:/dba	Agent:
Mailing Address:	Address:
Phone Number:Contact Name	Website
Proposed effective date:/ _/toto/ _/	<u>Business Entity:</u>
Years in business: Years of Experience in this field:	_ Individual Joint Venture
If New Venture, describe experience:	Partnership Corporation
Description of Operations:	Other:
Locations: Same as Mailing Address	
1) Address:City:City:	Zip
2) Address:City:	StateZip
3) Address:City:	StateZip
List any other business operations operated by you:	
INSURANCE HISTORY No prior insurance	
Current Carrier Eff Date/Exp Da	
Prior Carrier Eff Date / / Exp Da	te/ /Premium
Prior Carrier Eff Date / / Exp Da	te/ /Premium
In the last 3 years has any company cancelled, declined or refused to issue sim	ilar insurance to the insured?
	If yes, explain:
LOSS HISTORY	
Loss Year AmountDescription	Driver
Loss Year AmountDescription	Driver
Loss Year AmountDescription	Driver
AUTO EXPOSURE	
Auto – Used Private Passenger, Light Trucks% Golf Ca	arts – Off Road Use%
Auto Auction (held on your premises)% *Heavy	/ Truck (26,000 GVW)%
Antique or Classic Auto% High Pe	erformance or Race Car%
ATV, Snowmobile, Dirt Bike% Mobile	Home or Tiny Home%
*Boat or Jet Ski% *Motor	cycle or Scooter%
*Bus% Off Roa	ad 4x4%
Camper or Travel Trailer% *RV, Ca	amper or Motor Coach%
Emergency Vehicles% *Semi-	Trailer%
*Equipment – Contractors, Farm, Lawn% Trailer	(Utility or Livestock)%
Golf Carts – Licensed for Road Use% *Valet I	Parking%
Other:	%

*Complete SUPPLEMENT

DO YOU:					
Obtain certificates of insurance from all sub-contractors? ☐ Yes ☐ No Have weapons on person/ premises? ☐ Yes ☐ No					
Loan, lease or rent autos to others?	🗆 Yes 🗌		imals on premises?		
If yes: 🗌 Loan/ Rent to customer while repairing thei	rauto 🔲	Rent/ Lease to the pu	blic 🔲 Rental/Loaner Agreement in place		
Explain all yes answers:					
D Nature of Business:	EALER OP	ERATIONS			
	%	*Salvage / Recon	structed Titled Autos%		
Consignment% Internet	%	*Wholesale	%		
Export% Retail	^%		*Complete Supplement		
Vehicles sold per year					
	l type of an	other plates:			
List all states where you conduct business:		· · · · ·			
Who transports your vehicles? Driven by Owner/Empl	-		Contract Driver D Owned Tow Bar or Dolly		
DO YOU:					
Accompany customers on all test drives?		🗌 Yes 🗌 No			
<u>If no, do you:</u>					
Allow extended or overnight test drives?		🗌 Yes 🗌 No			
Require a copy of their Driver's License & Proof of Insu	irance?	🗌 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:	·	C C			
Transfer title to the customer as lienholder and immedi	ately report	the sale to the state?	Yes No		
NON		OPERATIONS			
Nature of Business: Repair on Premises% M					
		170			
DO YOU: Allow customers to drive vehicles into the bay?		es 🗌 No			
Park autos on public streets?		es 🗌 No			
		es 🗌 No			
Have signs posted to keep customers from work areas? Have No Smoking signs posted?					
		es 🗌 No			
Have serviced and charged fire extinguishers on site?		es 🗌 No			
Have Repair/Transporter plates? If yes, #		es 🗌 No			
Pick-up or deliver customers' vehicles? If yes, how far do you go and how often?		es 🔲 No Times a week			
Sell any autos?	🗌 Ye	es 🗌 No			
If yes, how many do you sell per year?					
Have any other sales exposure?	🗌 Ye	es 🗌 No			
If yes, provide:		_			
Number of Gasoline Diese			_		
In the second se		Parts \$	Convenience Store \$		
Other:			\$		

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? Yes No%	Machine Shop
Bedliner Installation	Oil /Lube%
Body & Paint Shop%	Parking Lot or Garage (self-park)
Brakes	Parts Sales (Uninstalled)
	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 Employee	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?	Wrecker For Hire Repo 🗌 Yes 🗌 No 🗌%
Fuel Conversion (CNG, Nitrous) Type%	Wrecker Not For Hire%
Are all spray painting operations completed in a separate, ventilated roor	n?
Are all fiberglass resins, paints and solvents stored in a fire resistive cabi	
Explain if No	
TIRES and RIM REPAIR (Complete if any percentage of Tires above)	
1) New Tires% Used Tires	6) Do you perform Rim Repair
2) Do you fix/change tires for heavy trucks? Yes No	If yes: a) Are tires removed?
3) Do you sell Tires over 5 years old?	b) Cosmetic Only?
4) Do you rent or lease Tires? □ Yes □ No	, , ,
5) Describe quality assurance to ensure tires are properly installed & in	flated and all lug nuts properly tightened:
AUTO STORAGE – DEALER AND NON-DEALER	
☐ Fully fenced and gated?	
In Building Age:Construction:PC:	Central Station Alarm? 🛛 Yes 🗌 No
Other	
	If yes, where?
Are keys left in or on any vehicles? Yes No Are keys secured in a lock box? Yes No	
If no, describe key controls:	

Occ Name Driver's State Date of Birth Accidents/violations Hours Status Auto Place # Image: Interior of the second s	1					1099 and other employ				PAPIn
AllSSOURI ONLY: Anyone under the age of 21 must be listed on the MUS 70019 Driver Exclusion, with the insured's signature. *****PAP = Personal Auto Pc Hours Worked: ****Auto Use: *****PAP = Personal Auto Pc Full-Time (over 20 hrs/week) A = Furnished a covered auto for personal use ****PAP = Personal Auto Pc Part-Time (20 or less hrs/week) B = Business Use only of covered autos *****PAP = Personal Auto Pc Non-Employee C = Excluded Driver C = Excluded Driver * Status: A ctive owner, partner or officer 9. Spouse of any other person furnished an auto Inactive owner, partner or officer 5. Mechanic 9. Spouse of any other person furnished an auto A Lot person 6. Clerical 10. Child of any other person furnished an auto Salesperson 8. Child of owner, partner or officer 12. Other: COVERAGE & LIMITS Garage Liability Deductible Limit of Garage Liability Auto /Other Than Auto /Aggregate Radius of Pickup & Delivery: 1-300 miles 301-500 miles 501-1,000 miles Over 1,000 miles Dealer's Errors & Omissions (\$50,000 Limit) Truth in Lending Federal Odometer Title Insurance Agents Package Additional GL Operations: <t< th=""><th>Loc #</th><th>Name</th><th>Driver's License #</th><th>State</th><th>Date of Birth</th><th>Accidents/Violations (past 3 yrs.)</th><th>Hours Worked*</th><th>Status</th><th></th><th>Place?</th></t<>	Loc #	Name	Driver's License #	State	Date of Birth	Accidents/Violations (past 3 yrs.)	Hours Worked*	Status		Place?
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Status: Active owner, partner or officer Inactive owner, partner or officer Lot person Salesperson Solution Solution						f covered autos				
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Direct Primary Deductible Location #3	2. Inac 3. Lot 4. Sale COVEI Gara Limit c Radiu Deale Pa Gara Cara	ive owner, partner of ctive owner, partner person esperson RAGE & LIMITS ge Liability of Garage Liability of Garage Liability s of Pickup & Deliver r's Errors & Omissior ackage Additional GL gekeepers gal Liability	or officer 6. C 7. Sig 8. Ci Deductible Auto y: 1-300 mile ns (\$50,000 Limit) Operations: Comprehensive	lerical pouse of hild of ow /Ot /Ot Tru & Collisic	her Than Au 01-500 miles 1th in Lendin Limit	10. Chil mer or officer 11. Occa r or officer 12. Other to	d of any otl sional or co er: /Aggregate_ Over 1 er Title	,000 miles	n furnished ver	ts

Dealers Physical Damage	Limits of C	overage				
Comprehensive & Collision	Location 1	l		Max Limit Per Vehicle		
Specified Causes & Collision	Location 2	2				
Deductible	Location 3	i				
False Pretense Coverage	*Limit Calculation:	Value Per Auto: Number of Autos:	Average Average	Max Max		
Coverage applies to: (Check at le	ast 1)	Number of Autos.	Average	Wax		
Your interest in covered autos	s you own 🛛 🗌 Co	onsigned Autos				
☐ Your interest and the interest of any creditor as Loss Payee (provide name/address below)						
Loss Payee Name/Address:						
(Dealers PD):						



ADDITION	AL COVERA	GE OPTIONS						
	Payments I Injury Protect	Garage Op ion (limit per sta	perations /Premises Limit_ tute)		Auto Limit		-	
Uninsured	ed Motorists Motorists Prop	Each A	Accident Limit Accident Limit nit ages		r of Plates: Deal	er		
Personal In	jury Protection	Limit Per Statute	e					
Broadened Coverage (includes Personal Injury and \$ 100,000 in Damage to Rented Premises) Damage to Rented Premises Limit Personal Injury Liability (do not select if Broadened Coverage is requested) Hired Auto Broad Form Products Drive Other Car								
ADDITION	AL INSURED	OPTIONS						
Owner o	of Garage Pren	nises (CA 2509)						
Designa	Designated Insured (CA 2048)							
Grantor	□ Blanket Additional Insured □ Grantor of Franchise (CA 2049) □ Leased Equipment (CA 2047)							
U Waiver	of Subrogation							
Provide Insurable Interest/ Relationship to risk:								
SCHEDULE	D AUTOS							
Coverage(s	s): 🔲 Liability	Compreh	ensive & Collision 🛛 S	pecified Causes &	Collision De	ductible		
Year	Make	Model		Value	GVW	Use	Radius	

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 and no material facts have been suppressed or misstated.

Signature of Agent

Date

Signature of Applicant

MSA010 (04/21)



CID Insurance Programs Inc. DBA CID Insurance Services

SPECIALTY VEHICLE SUPPLEMENT

Applicant Name:

Operations: Dealer Non-Dealer

ł

SECTION I: OVERVIEW – Enter % or N/A. The total of all responses in this section should equal 100%.

AUTOS		HEAVY VEHICLES	
Autos (private passenger and light trucks)	%	Bucket & Boom Trucks / Cherry Pickers	%
Emergency Vehicles – Police Cars, Ambulances	%	Buses – Passenger Capacity REQUIRED	%
Food Trucks	%	Cranes	%
Golf Carts - Licensed for Road Use	%	Dump Trucks	%
Military Vehicles	%	Emergency Vehicles - Trucks	%
Mopeds / Scooters (must be street legal)	%	Logging Trucks / Equipment	%
Motorcycles	%	Refrigerated Vans / Trailers	%
Municipal Vehicles	%	Tankers / Tanker Trailers	%
Recreational Vehicles / Motor Homes	%	Truck - Heavy & Extra Heavy	%
BOATS & WATERCRAFT));	OFF ROAD VEHICLES	
Boat / Watercraft	%	ATV's (3 wheeler, 4 wheeler)	%
Jet Ski	%	Dirt Bikes / Motocross Cycles	%
EQUIPMENT	14	Golf Carts - Not Licensed for Road Use	%
Construction / Contractors Equipment	%	Off Road - 4 x 4	%
Farm Equipment & Implements	%	Snowmobile	%
Forklifts	%	TRAILERS	
Lawn / Tree Service Equipment	%	Travel Trailers / Campers (pull-behind)	%
OTHER	ļ	Utility / Service (2,000 lb. capacity)	%
Describe:	%	Trailers – Semi / Livestock	%

SECTION II: BREAKDOWN OF WORK PERFORMED - Enter % or N/A. The total of all responses in this section (all categories) should equal 100%. D ~

		Radiator	70
Body and / or Paint	%	Refrigeration Unit	%
Blade Sharpening	%	Roll Bars / Cages	%
Brakes	%	Snow Plow Installation	%
Engine Overhaul	%	Suspension / Frame	%
FMCSA Inspections (Answer Sec. III, #5)	%	Tank Cleaning – Internal	%
Fifth Wheel installation, service or repair	%	Tank Repair – External	%
Hydraulics – General	%	Tire Repair or Replacement	%
Hydraulics – Lifting Apparatus	%	Tune Up	%
Oil & Lube	%	Wash & Detail	%
Power Train	%	Roadside Assistance - describe below	%
Custom Auto Assembly (Kitcars /Bikebuilding)	%	Describe:	
Sirens, pumps, hoses, valves	%	Describe:	
Medical or lifesaving equipment	%	Receipts:	
Other	%	Describe:	
Fabrication and/or parts manufacturing	%	Describe:	
Storage or parking space rental Structural	%		
Alterations	%		
Welding	%		
Vehicle conversions	%		
Tires	%	•	A
M64020 (02/22)			

MSA020 (02/23)

	EMERGENCY VEHICLES		
	Aerial Ladder Service% Lights, Sirens & R	adios	%
	Ground Ladder Service% Pump Service		%
	Ladder & Hoses% Pump Testing		%
	MOTORCYCLES		
	Custom Motorcycle Manufacturing%		
	Custom Motorcycle Building% (assembly, no fabrication	ו)	
	Trike Conversion%		
SE	ECTION III: GENERAL QUESTIONS		
1)	Where do you conduct operations?		
	Your Premises% Customer's Location% Roadside%		
2)	Do you take autos to Trade Shows, Fairs or Special Events?	🗌 Yes 🗌 No	
	If yes, where do you go / how many per year?//		
3)	Are your mechanics ASE Certified?	🗌 Yes 🗌 No	
	If no, how many years of related experience do you require?		
4)	Do you test drive any vehicles over 26,000 GVW off-premises?	🗌 Yes 🗌 No	
	If yes, do your drivers possess CDL licenses?	🗌 Yes 🗌 No	
5)	If you do FMCSA annual vehicle safety inspections, does / has the Inspector:		
	a. Understand the FMCSA inspection criteria?	🗌 Yes 🔲 No	
	b. Mastered the inspection methods, procedures, tools and equipment?	🗌 Yes 🔲 No	
	c. Successfully completed a State or Federal inspection training program?	🗌 Yes 🔲 No	
	d. Have at least 1 year of training and/or experience consisting of:		
	 Participation in a manufacturer sponsored training program; or 		
	Experience as a mechanic or inspector:		
	 In a motor carrier maintenance program; or 		
	 In a commercial garage; or 		
	• For a State or Federal Government?	🗌 Yes 🔲 No	
SE	ECTION IV: SPECIALTY OPERATIONS QUESTIONS		
-			
1)	BOATS & WATERCRAFT: Check here if N/A. Do you conduct any operations at a marina, or while any watercraft is in the water?	🗌 Yes 🔲 No	
	Do you make any repairs using fiberglass?	☐ Yes ☐ No	
	If yes, explain where resins are stored on site:		
2)	EMERGENCY VEHICLE OPERATIONS: Check here if N/A.	<u> </u>	
-,	Qualifications and Training:		
	Are your mechanics EVT Certified?		
	Do you Install, sell or service medical equipment for ambulances or paramedic's vehic		
3)	MOTORCYCLE and OFF-ROAD VEHICLE OPERATIONS: Check here if N/A.		
•,	Do you permit off-premises test drives of motorcycles or any off-road vehicles?	🗌 Yes 🗌 No	
	If yes: Do you have a specific route?	☐ Yes ☐ No	
	Do you accompany using an owned vehicle?	☐ Yes ☐ No	
	Where do you go?		
	Are test drives all right turns?	🗌 Yes 🗌 No	
	Do you require helmets, proper clothing and footwear for a test drive?	☐ Yes ☐ No	

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	Is anyone furnished with personal use of a motorcycle or other off road vehicle?	🗌 Yes 🔲 No
	Do you sell any vehicles that are not manufactured in the U.S.?	🗌 Yes 🔲 No
	If yes, do you obtain them from a U.S. distributor?	🗌 Yes 🔲 No
4)	RV, MOTORHOME & CAMPER OPERATIONS: Check here if N/A.	
	Do you repair kitchen appliances, electrical wiring, or heating/cooling systems?	🗌 Yes 🔲 No
	If yes, what percentage of your operation? %	

Additional Information: _

This questionnaire does not bind the application nor obligate the Company to issue an insurance policy, but it is agreed that the information contained herein shall be part of the basis of the contract should a policy be issued. By signing you are hereby certifying that all information is accurate to the best of your knowledge.

I

Signature of Agent

Date

Signature of Applicant