CID Insurance Programs Inc. DBA CID Insurance Services



APPLICATION FOR GARAGE POLICY

Applicant Name:		/dba		Ag	ent:			
Mailing Address:		Addı		dress:	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 e	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 True	ck (26,000	GVW)		%
Antique or Classic Auto		%	, 3	High Perfor	mance or	Race C	ar	%
ATV, Snowmobile, Dirt Bi	ke	%	, 3	Mobile Hom	ne 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?					
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 report the sale to the state? Yes No					
NON-DEALER OPERATIONS					
Nature of Business: Repair on Premises% Mobile Repair%					
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?					
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? ☐ Yes	□ 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	Garage Liability Deductible								
	Limit of Garage Liability Auto/Other Than Auto/Aggregate								
Radio	us of Pickup & Delivery:	☐ 1-300 mile	es 🗌 30	01-500 miles		Over 1			
Deale	Dealer's Errors & Omissions (\$50,000 Limit)								
□Р	Package Additional GL Operations:								
Gara	agekeepers			Limit	ts of Coverage				
	•	Comprehensive	& Collisio		ation #1		Max Lim	it Per Vehic	e
	· -	Specified Cause			ition #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		
	☐ Specified Causes & Collision Location 2								
Dedu	ıctible								
☐ Fa	alse Pretense Coverage	<u>*Limit Cal</u>	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): _

ADDITIONAL COVERAGE 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)			
☐ Hired Au							
_	orm Products						
☐ Drive Ot	her Car						
ADDITION	AL INSURED	OPTIONS					
☐ Owner o	f Garage Pren	nises (CA 2509)					
Designa	ted Insured (C	A 2048)					
☐ Blanket Additional Insured							
_	of Franchise (
Leased	Equipment (CA	A 2047)					
☐ Waiver of Subrogation							
Provide Insurable 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 and 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

SPECIALTY VEHICLE SUPPLEMENT

Welding

Tires

Vehicle conversions

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on should equal 100%.
EHICLES
Boom Trucks / Cherry Pickers
assenger Capacity REQUIRED
cks
y Vehicles - Trucks
rucks / Equipment
ed Vans / Trailers
Tanker Trailers
avy & Extra Heavy
D VEHICLES
heeler, 4 wheeler)
/ Motocross Cycles
- Not Licensed for Road Use
4 x 4
ile
<u> </u>
lers / Campers (pull-behind)
rvice (2,000 lb. capacity)
Semi / Livestock
al of all responses in this section (all categories) %
tion Unit%
/ Cages%
w Installation%
on / Frame%
aning – Internal%
pair – External%
air or Replacement%
%
Detail%
Assistance - describe below%

%

	Aerial Ladder Service	% Lights, Sirens & Ra	adios	9
	Ground Ladder Service	% Pump Service		9
	Ladder & Hoses	% Pump Testing		9
	MOTORCYCLES			
	Custom Motorcycle Manufacturing	%		
	Custom Motorcycle Building	% (assembly, no fabrication)	
	Trike Conversion	%	,	
SE	CTION III: GENERAL QUESTIONS			
1)	Where do you conduct operations?			
٠,	Your Premises% Customer's Location	% Roadside %		
2)	Do you take autos to Trade Shows, Fairs or Special		☐ 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	ou require?		
4)	Do you test drive any vehicles over 26,000 GVW off-	•	_ □ Yes □ No	
٠,	If yes, do your drivers possess CDL licenses?		☐ Yes ☐ No	
5 \	• • •	loos / has the Inspector:		
5)	If you do FMCSA annual vehicle safety inspections, of a. Understand the FMCSA inspection criteria?	ides / flas tile frispector.	☐ Yes ☐ No	
	•	o tools and aguinment?		
	b. Mastered the inspection methods, procedure		☐ Yes ☐ No	
	c. Successfully completed a State or Federal in		☐ Yes ☐ No	
	d. Have at least 1 year of training and/or experi			
	Participation in a manufacturer sponsore	d training program; or		
	Experience as a mechanic or inspector:			
	o In a motor carrier maintenance pro	gram; or		
	o In a commercial garage; or	_		
	 For a State or Federal Governmen 	?	☐ Yes ☐ No	
SE	CTION IV: SPECIALTY OPERATIONS QUESTIONS			
1)	BOATS & WATERCRAFT: Check here if N/A.			
-,	Do you conduct any operations at a marina, or while a	ny 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 he	ere if N/A.		
	Qualifications and Training:			
	Are your mechanics EVT Certified?		☐ Yes ☐ No	
	Do you Install, sell or service medical equipment for	ambulances or paramedic's vehicle	es?	
3)	MOTORCYCLE and OFF-ROAD VEHICLE OPERA	「IONS: ☐ 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 ve	nicle?	☐ Yes ☐ No	
	Where do you go?			
	How far 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	



EMERGENCY VEHICLES

e:	gnature of Agent	// / Date	Signature of Applicant
CO	is questionnaire does not bind the application nor oble ntained herein shall be part of the basis of the contract accurate to the best of your knowledge.		
Ad	ditional Information:		
4)	RV, MOTORHOME & CAMPER OPERATIONS: Do you repair kitchen appliances, electrical wirin If yes, what percentage of your operation?	g, or heating/cooling systems?	☐ Yes ☐ No
	Do you sell any vehicles that are not manufactur If yes, do you obtain them from a U.S. distrib	ed in the U.S.?	☐ Yes ☐ No ☐ Yes ☐ No ☐ Yes ☐ No
	Is anyone furnished with personal use of a motor	royala or other off road vahiala?	☐ Yes ☐ No

