

# Garage and Garagekeepers Supplemental Application MULTI-STATE

McNeil & Company, Inc. P.O. Box 5670 Cortland, New York 13045 Phone (800) 822-3747 Fax: (607) 758-9028

General Information		
Date of survey:	Insurance Renewal Date:	
Legal Name of Organization:		
	FEIN:	
Mailing Address:		
	County:	
Telephone:	Fax:	
Contact Name:	Contact Title:	
Website Address:	E-Mail Address:	
Insurance Agent Information		
Agent's Name:		
Name of Agency:		
Address:		
Agency telephone:	Agency fax:	
Date proposal is needed:	Agency e-mail address:	
Do you currently write this account?		
If Yes, for how long?	With what Carrier?	
Is the account Sub-Brokered?		
If Yes, please indicate Agency Name:		
Business Information		
Type of business (please check all that apply):  Emergency Apparatus Dealer Other:		
The business is a (please check one):  Corporation Partnership Joint Venture	Limited Liability Company Sole Proprietorship Other:	

## **Business Information (continued)** Please check those operations that apply to the insured's business: Customization of trucks/apparatus Service/repair of trucks/apparatus Brake calibration Body shop repair Transmission or engine repair/service Pickup and Delivery of new apparatus Spray painting or welding - If Yes, NFPA Standard 33 compliant? Yes No Years in operation: (Minimum Requirement: 3 Years in Operation) Years experience in the industry (please provide details of experience): In the past 10 years, did the insured operate under a different name? Yes □No If Yes, please explain: In the past 5 years, have any of the insured's operations been sold, acquired, or discontinued? Yes □ No If Yes, please explain: \_\_\_\_\_ In which states does the insured perform services? \_\_\_\_\_Full-time \_\_\_\_\_Part-time Is there an employee union? Number of Employees: ☐ Yes □No Does the insured currently carry Employers Liability Coverage? Yes ☐ No If Yes, please indicate Carrier: Policy No.: Effective Date: Does the insured have a formal written safety program in effect? Yes ☐ No If Yes, please include a copy with this application. Is the insured a Franchised Dealer? ☐ Yes □No ☐ Yes □No Is the insured an authorized dealer for any Manufacturer? If Yes, please list manufacturers and country of origin: Does the insured have a Broad Form Vendors Endorsement from all such Manufacturers? ☐ Yes □No Please indicate the receipts projected for this year, and for each of the past two years: This Year-Last Year-Previous Year-Projected Receipts / Commissions **Actual Receipts Actual Receipts** Sales - New Apparatus \$ Sales - Used Apparatus \$ \$ \$

Service and Repair

\$

\$

\$

\$ NA

#### Garage/Garagekeepers Liability Information Please indicate the Garage Liability per accident/occurrence limit desired: \$300,000 \$500,000 \$1,000,000 Please indicate the Garagekeepers Legal Liability Limit desired: Address: ☐ Yes □No Does the insured refurbish used apparatus? If Yes, show percentage of annual receipts: Does the insured perform mobile service or repair? ☐ Yes □No % If Yes, show percentage of annual receipts: ☐ Yes □ No Does the insured sell or service watercraft or watercraft parts? ☐ Yes □ No Does the insured sell or service aircraft or aircraft parts? ☐ Yes □No Are any vehicles held for sale on the insured's premises? Where are customers vehicles stored overnight? Standard Open Lot ☐ Non-standard Open Lot Building Type of Vehicle Storage Facility: Please describe protection devices present, i.e. locks, alarms, sprinkler systems, fire extinguishers, lighting, fences, etc.: \_\_\_\_\_ Does the insured lease or loan vehicles to others? ☐ Yes □No If Yes, please explain: Do owners or employees take home company-owned vehicles, or use them for personal use? ☐ Yes □No If Yes, please explain: □No Are there written standard operating procedures for use of company owned vehicles? ☐ Yes ☐ Yes Does the insured review Motor Vehicle Reports (MVR's)? □ No Every 2-3 years ☐ More than 3 years If Yes, how often?: Annually Does the insured have written criteria for acceptable MVR's? ☐ Yes □No ☐ Yes □ No Do all drivers have a license commensurate with applicable legal requirements (CDL, etc.)? Number of drivers currently employed: Full Time \_\_\_\_\_Part Time Contract Percent of driver turnover in the last 12 months? %

Garage/Garagekeepers Liability Information (continued)				
Does the insured manufacture a	any products?	Yes	☐ No	
If Yes, please describe all	such products and the annual sales volume for each:			
Does the insured modify any pr	oducts manufactured by others prior to sale?	Yes	□ No	
If Yes, please describe all	such products and the annual sales volume for each:			
Does the insured import any pro	oducts?	Yes	□ No	
If Yes, please describe all	such products and the annual sales volume for each:			
• •	acts manufactured outside of the U.S. that are imported by others? such products and the annual sales volume for each:	Yes	□ No	
Please attach copies of o	current Products Liability Certificates of Insurance from the importers e Coverage Information			
Dealers Physical Damage Co	verage Requested:	☐ Yes	☐ No	
Please indicate the Physical Da	mage Limit desired:			
\$	Address:			
\$				
\$				
Dealers Driveway Coverage a	nd Pickup & Delivery of Autos:	☐ Yes	☐ No	
Does pick up or delivery exceed	d 50 miles?	☐ Yes	☐ No	
If Yes, please provide the f	following information:			
Number of vehicles di	riven or transported per year:			
Number of trips per ye	ear:			
Mileage traveled (ove	r 50 miles) per trip:			
Maximum value (Price	e New at Factory) of delivered vehicles: \$			
Number of Dealer Pla	tes:			
Number of Transporte	er Plates:			

Garage/Garagekeepers Liability Information (continued)

Caragorea agones pero Liability illiciniation (Continuous)			
Drive Other Car Coverage:			
Name of Individual(s): (Including Spouse if applicable)	Name	Spouse	
Do any of the above individuals have any children living in the household?		☐ Yes ☐ No	
Does the insured carry personal auto insurance?		☐ Yes ☐ No	
If Yes, please attach a copy.			
Premium History			
Please indicate the annual premium for the	e past two years: Carrier:		
Total Account Premium:	\$	\$	
	(current year)	(next renewal)	

# **Application Signatures & State Fraud Statements**

#### APPLICABLE IN ARIZONA - ARIZONA FRAUD STATEMENT

For your protection, Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

#### APPLICABLE IN ARKANSAS - ARKANSAS FRAUD STATEMENT

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 quilty of a crime and may be subject to fines and confinement in prison.

#### APPLICABLE IN CALIFORNIA - CALIFORNIA FRAUD STATEMENT

For your protection, California law requires that you be made aware of the following: Any person who knowingly presents a false or fraudulent claim for payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

#### APPLICABLE IN COLORADO - COLORADO FRAUD STATEMENT

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

#### APPLICABLE IN FLORIDA - FLORIDA FRAUD STATEMENT

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.

### APPLICABLE IN IDAHO - IDAHO FRAUD STATEMENT

Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is quilty of a felony.

#### APPLICABLE IN INDIÁNA - INDIANA FRAUD STATEMENT

Any person who knowingly, and with intent to defraud an insurer, files a statement of claim containing any false, incomplete or misleading information commits a felony.

#### APPLICABLE IN KENTUCKY - KENTUCKY FRAUD STATEMENT

Any person who knowingly and with intent to defraud an 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 commits a fraudulent insurance act, which is a crime.

## APPLICABLE IN LOUISIANA - LOUISIANA FRAUD STATEMENT

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.

#### APPLICABLE IN MAINE - MAINE FRAUD STATEMENT

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 or a denial of insurance benefits.

#### APPLICABLE IN MINNESOTA - MINNESOTA FRAUD STATEMENT

Any person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

#### APPLICABLE IN NEW HAMPSHIRE - NEW HAMPSHIRE FRAUD STATEMENT

Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

#### APPLICABLE IN NEW JERSEY - NEW JERSEY FRAUD STATEMENT

New Jersey law requires us to give you the following notice: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

#### APPLICABLE IN NEW MEXICO - NEW MEXICO FRAUD STATEMENT

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 quilty of a crime and may be subject to civil fines and criminal penalties.

### APPLICABLE IN NEW YORK - NEW YORK FRAUD STATEMENT

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.

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 OHIO - OHIO FRAUD STATEMENT

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

#### APPLICABLE IN OKLAHOMA - OKLAHOMA WARNING

WARNING: 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.

#### APPLICABLE IN OREGON - OREGON FRAUD STATEMENT

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.

#### APPLICABLE IN PENNSYLVANIA – PENNSYLVANIA FRAUD STATEMENT

Any person who knowingly and with intent to defraud an 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.

## APPLICABLE IN TENNESSEE - TENNESSEE FRAUD STATEMENT

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 UTAH - UTAH FRAUD STATEMENT

Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance 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 the person to criminal and civil penalties.

#### APPLICABLE IN VERMONT - VERMONT FRAUD STATEMENT

Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance containing any materially false information or conceals for the purpose of misleading information concerning any fact material thereto, may be committing a crime, subjecting the person to criminal and civil penalties.

#### APPLICABLE IN VIRGINIA - VIRGINIA FRAUD STATEMENT

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.

## **Attachments and Representation**

ATTACHMENTS TO THIS APPLICATION SHOULD INCLUDE THE FOLLOWING:

- Complete ACORD forms (insurance application)
- 5 years of currently valued (within 60 days) hard copy loss runs, including loss details and descriptions (for all lines requested)
- A complete drivers list, with drivers names, license numbers, dates of birth and date of hire

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE 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 THE PERSON TO CRIMINAL AND CIVIL PENALTIES.

THE UNDERSIGNED REPRESENTS THAT HE/SHE HAS MADE A GOOD FAITH EFFORT TO ASCERTAIN COMPLETE AND ACCURATE ANSWERS TO THE QUESTIONS SET FORTH IN THIS SURVEY AND THAT THE INFORMATION PROVIDED IN THIS SURVEY, INCLUDING ANY ATTACHMENTS, IS TRUE AND ACCURATE AND COMPLETE TO THE BEST OF THEIR KNOWLEDGE AND BELIEF.

Applicant's Signature:	Date:
Name and title (please print):	
Insurance Agent's Signature:	Date: