

ALABAMA Trailer Dealer Application

COLUMBIA INSURANCE COMPANY
NATIONAL INDEMNITY COMPANY
NATIONAL FIRE & MARINE INSURANCE COMPANY
NATIONAL LIABILITY & FIRE INSURANCE COMPANY
NATIONAL INDEMNITY COMPANY OF THE SOUTH
NATIONAL INDEMNITY COMPANY OF MID-AMERICA

Horner Insurance Services, Inc.
5101 Wheelis Drive
Suite 214
Memphis, TN 38117
(901) 684-4570 FAX: (901) 684-4565

Policy Term From: _____ To: _____

GENERAL INFORMATION

1. Named Insured Information (please select one):

Name

"dba" (if applicable)

- Corporation _____
 Partnership _____
 Individual _____
 Other _____

2. Business (physical) address _____

3. Mailing address _____

4. Website address _____

5. Are you the owner of this business location? Yes No

If no, does owner of premises need to be named as additional insured? Yes No

If yes, please provide owner's complete name _____

6. Description of operation _____

7. Type of Operation:

- Franchised Dealer
 Non-Franchised Dealer
 Equipment & Implement Dealer
 Repair Shop
 Automobile Dismantling
 Wholesale Dealer/Auto Broker
 Other _____

8. Please check those items below that are part of your dealer operation:

- | | % of
Operation | | % of
Operation |
|--|-------------------|--|-------------------|
| <input type="checkbox"/> Private Passenger Autos | _____ | <input type="checkbox"/> Motor Homes | _____ |
| <input type="checkbox"/> Mobile Homes | _____ | <input type="checkbox"/> Buses | _____ |
| <input type="checkbox"/> ATVs, Snowmobiles, Jet Skis | _____ | <input type="checkbox"/> Contractor Equipment | _____ |
| <input type="checkbox"/> Motorcycles | _____ | <input type="checkbox"/> Farm Equipment/Implement Dealer | _____ |
| <input type="checkbox"/> Tractors | _____ | <input type="checkbox"/> Internet Sales of Trailers | _____ |
| <input type="checkbox"/> Trailers | _____ | <input type="checkbox"/> Internet Sales of Parts/Accessories | _____ |
| | | <input type="checkbox"/> Other | _____ |

9. Person to Contact:

For inspection (name & phone number) _____

For accounting records (name & phone number) _____

10. Current management has controlled the business since _____ (year) and has been in this type of business since _____ (year)

11. Is this a new venture? Yes No

12. (a) **PREVIOUS 3 YEARS' INSURANCE EXPERIENCE**

| Policy Term | Insurance Company Name | Premium | Description of Loss (if any) | Loss Date | Amount Paid |
|-------------|------------------------|---------|---------------------------------|-----------|-------------|
| | | | | | |
| | | | | | |
| | | | | | |

(b) Have you ever been cancelled or non-renewed for this kind of insurance? Yes No If yes, explain _____

(c) Are you aware of any facts or past incidents, circumstances or situations which could give rise to a claim under the insurance sought in this application? Yes No If yes, provide complete details _____

13. (a) List major owners/shareholders, management:

| Name | Years with Company | % of Ownership |
|-------|--------------------|----------------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |

(b) What is estimated net worth of the business? _____ (c) Gross receipts last year? _____

14. Has this business entity ever filed for bankruptcy? Yes No

Date filed _____ Date released _____

15. Do you accept autos on consignment? Yes No If yes, _____ % of operation

If yes, is value of consigned autos included in garagekeepers limit? Yes No

Please enclose copy of current consignment agreement.

16. Plates Held by Applicant (indicate number held): _____ Dealer _____ Transporter

_____ Repairer _____ Other

List plate identification numbers assigned by the state _____

Are plates attached to owned autos? Yes No Describe _____

Are plates attached to tow trucks? Yes No Describe _____

COVERAGE INFORMATION

17. Limits of Liability and Coverage(s) Requested (check desired coverage and insert limits)

I. LIABILITY

| | | |
|--|-------------------------|---------------------------------------|
| | Each Accident | Aggregate (Garage Operations Only) |
| <input type="checkbox"/> Bodily Injury & Property Damage Liability | \$ _____ | \$ _____ |
| (Property Damage Liability Subject to \$100 Deductible Completed Operations) | (Combined Single Limit) | (Maximum Aggregate Limit - 2 Million) |

List All Locations to be Covered for Bodily Injury and Property Damage Liability

| | |
|------------------------|------------------------|
| Location No. 1 Address | Location No. 3 Address |
| Location No. 2 Address | Location No. 4 Address |

II. MEDICAL PAYMENTS

Premises Medical Payments (per person) Choose Limit: \$500 \$750 \$1,000 \$2,000 \$5,000

III. UNINSURED MOTORIST

Applicable to scheduled autos or plates attached to autos (UM coverage does not apply to trailers).

| UNINSURED MOTORIST COVERAGE | | |
|-----------------------------|---------------|--------------|
| Single Limit | Split Limits | |
| | Bodily Injury | |
| | Per Person | Per Accident |
| | | |

IV. GARAGEKEEPERS COVERAGE

SPECIFIED PERILS and Collision OR COMPREHENSIVE and Collision (available on direct primary basis only)

(pick one of the following)

- Legal Liability
- Direct Primary

GARAGEKEEPERS DEDUCTIBLE: \$500 deductible per auto
 \$1,000 deductible per auto
 \$2,500 deductible per auto
 \$5,000 deductible per auto

18. List All Business Locations to be Covered for Garagekeepers Coverage

| Loc. No. | Garagekeepers Limit | Garagekeepers | | | |
|----------|---------------------|------------------------|------------------------|--------------------|--------------------|
| | | Average Value Per Auto | Maximum Value Per Auto | Average # of Autos | Maximum # of Autos |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

V. DEALERS PHYSICAL DAMAGE *Non-Reporting Form Only, 80% Co-Insurance Clause Applies

- Specified Causes of Loss (select desired deductible)
 \$500 \$1,000 \$2,500 \$5,000

AND

- Collision (select desired deductible)
 \$500 \$1,000 \$2,500 \$5,000

List All Business Locations to be Covered for Dealers Physical Damage Coverage

| Loc. No. | Dealers Physical Damage Limit | Dealers Physical Damage | | | |
|----------|-------------------------------|-------------------------|------------------------|--------------------|--------------------|
| | | Average Value Per Auto | Maximum Value Per Auto | Average # of Autos | Maximum # of Autos |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

Any loss payees? Yes No If yes, give name and address of loss payee _____

19. AUTOS USED IN CONNECTION WITH GARAGE OPERATION

- (a) Do you own and operate an automobile transporter, tow truck, tank truck or tank trailer? Yes No
 (b) Do you desire coverage? Yes No

(No coverage afforded for specific autos unless autos are scheduled on the policy and assessed premium charge)

| Vehicle # | Model Year | Vehicle Make & Model | Vehicle Identification Number | Gross Vehicle Weight (GVW) | Body Type (pickup, sedan, etc.) | Maximum Radius of Operation | Garaging Location (city, state) | Current Vehicle Value | Physical Damage Deductible | Is a plate permanently attached? Y or N |
|-----------|------------|----------------------|-------------------------------|----------------------------|---------------------------------|-----------------------------|---------------------------------|-----------------------|----------------------------|---|
| 1 | | | | | | | | | | |
| 2 | | | | | | | | | | |
| 3 | | | | | | | | | | |

Check desired coverages for scheduled autos and/or plates:

- Liability (must match the garage liability limit)
 UM Limit (policy level) \$ _____ Is in-tow desired? Which units? _____
 Medical Payments Limit (must match the garage liability limit) In-Tow Limit:\$ _____
 Physical Damage In-Tow Deductible: \$ _____

(select type for each unit on which coverage is desired)

- Unit #1: Specified Perils/Collision **OR** Comprehensive/Collision
 Unit #2: Specified Perils/Collision **OR** Comprehensive/Collision
 Unit #3: Specified Perils/Collision **OR** Comprehensive/Collision

RATING INFORMATION

20. EMPLOYEE INFORMATION (Include independent contractors)

| Loc. No. | Name | Job Duty or Job Title | Date of Birth | State Where Licensed | Drivers License # | Number of Accidents Last 3 Years | Number of Violations Last 3 Years | Explain |
|----------|------|-----------------------|---------------|----------------------|-------------------|----------------------------------|-----------------------------------|---------|
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

UNDERWRITING INFORMATION

- | | |
|--|--|
| <p>21. Is the operation in Question 6 your primary operation? If not, explain _____</p> <p>22. (a) Do you sell tires? _____% of receipts <input type="checkbox"/> New Tires _____% <input type="checkbox"/> Used Tires _____%</p> <p style="padding-left: 20px;">(b) Do you recap or retread tires?</p> <p>23. Do you install and/or repair trailer hitches or 5th wheel connections? If yes, _____% of operation</p> <p>24. Do you hold a salvage dealer license or operate a salvage yard?</p> <p>25. Do you salvage cars for resale?</p> <p>26. Do you dismantle automobiles for the purpose of re-sale of parts? If yes, _____% of operation</p> <p>27. Do you weld gas tanks?</p> <p>28. Do you repossess autos?</p> <p>29. Do you sell parts? Gross receipts from parts sold but not installed _____ <input type="checkbox"/> Used Parts _____% <input type="checkbox"/> New Parts _____%</p> <p>30. (a) Do you spray paint at your business location? (b) If yes, do you use a paint booth meeting Underwriters Laboratories (UL) standards?</p> <p>31. Do you loan autos to customers?</p> <p>32. Do you rent autos to customers while their units are left for service repair?</p> <p>33. Do you furnish autos to anyone?</p> <p>34. Do you sponsor any racing events?</p> <p>35. Do you repair autos (including cars, motorcycles, ATVs) that are used for racing?</p> <p>36. PREMISES Where are the units held for sale stored (in building, open lot, etc.)? _____ If open lot, is lot floodlighted? Are attendants or night watchmen employed? Is there an alarm system? If yes, what kind? _____ Is lot fenced? If yes, describe (e.g., chained, posts 4 feet apart) _____ Are customers permitted in the service area? How many service bays do you have? _____ Any service pits? If so, how many? _____ Do you have fire and smoke alarms? Do you have fire extinguishers? Are firearms kept on premises? Do you occupy all of the premises? Do you lease part of premises to others? If yes, to whom? _____ Is your operation located at your private residence? If yes, do you have homeowners or renters insurance?</p> | <p>21. <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>22. (a) <input type="checkbox"/> Yes <input type="checkbox"/> No (b) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>23. <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>24. <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>25. <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>26. <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>27. <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>28. <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>29. <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>30. (a) <input type="checkbox"/> Yes <input type="checkbox"/> No (b) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>31. <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>32. <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>33. <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>34. <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>35. <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>36. <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No</p> |
|--|--|

MUST BE SIGNED BY THE APPLICANT PERSONALLY

No coverage is bound until the Company advises the Applicant or its representative that a policy will be issued and then only as of the policy effective date and in accordance with all policy terms. The Applicant acknowledges that the **Applicant's Representative named below is acting as Applicant's agent and not on behalf of the Company. The Applicant's Representative has no authority to bind coverage, may not accept any funds for the Company, and may not modify or interpret the terms of the policy.**

The Applicant agrees that the foregoing statements and answers are true and correct. The Applicant requests the Company to rely on its statements and answers in issuing any policy or subsequent renewal. The Applicant agrees that if its statements and answers are materially false, the Company may rescind any policy or subsequent renewal it may issue.

If any jurisdiction in which the Applicant intends to operate or the Federal Highway Administration requires a special endorsement to be attached to the policy which increases the Company's liability, the Applicant agrees to reimburse the Company in accordance with the terms of that endorsement.

The Applicant agrees that any inspection of autos, vehicles, equipment, premises, operations, or inspection of any other matter relating to insurance that may be provided by the Company, is made for the use and benefit of the Company only, and is not to be relied upon by the Applicant or any other party in any respect.

The Applicant understands that an inquiry may be made into the character, finances, driving records, and other personal and business background information the Company deems necessary in determining whether to bind or maintain coverage. Upon written request, additional information will be provided to the Applicant regarding any investigation.

The Applicant represents that she/he has completed all relevant sections of this Application prior to execution and that the Applicant has personally signed below (or if Applicant is a Corporation, a corporate officer has signed below).

Will premium be financed? Yes No If yes, with whom _____

Witness Applicant's Signature Date

TO BE COMPLETED BY APPLICANT'S REPRESENTATIVE

Is this direct business to your office? _____ If not, explain _____

Is this new business to your office? _____ If not, how long have you had the account? _____

How long have you known applicant? _____

REQUEST TO COMPANY GENERAL AGENT:

Please quote Please bind at earliest possible date and issue policy

Please issue policy effective _____ Coverage was bound by _____
(Time and Date Bound by General Agent) (Name of Person in Company General Agency's Office Binding Coverage)

Applicant's Representative's Name and Address Phone No.