

TENNESSEE Contingent Liability Application (Bobtail & Deadhead)

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

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

Policy Term From: _____ To: _____

- Name (and "dba") _____
 Individual/Proprietorship Partnership Corporation Other Business Phone Number _____
- Mailing Address _____ City _____ State _____ Zip _____
- Premises Address _____ City _____ State _____ Zip _____
- Person to contact for inspection (name and phone number) _____
- Have you ever had insurance with one of the companies listed at the top of this page? Yes No
 If yes, policy number(s) _____ Effective Date(s) _____

DESCRIPTION OF OPERATIONS

- Describe Business _____
 Years Experience _____ New Venture? Yes No Seasonal? Yes No
- Is this your primary business? Yes No If no, explain _____
- Have you ever filed for bankruptcy? Yes No If yes, when _____ Explain _____
- Gross Receipts Last Year _____ Estimate for Coming Year _____ Business for sale? Yes No
- Do you operate in more than one state? Yes No If yes, list states _____
- Show largest cities entered _____ Do you pull double trailers? Yes No Triple trailers? Yes No
- Do you operate over a regular route? Yes No If yes, show towns operated between _____
- List all types of cargo hauled _____
 Principal Commodities Outbound _____ Backhaul Commodities _____
- Do you haul any hazardous or extra hazardous substances or materials as defined by EPA? Yes No
 If yes, provide complete listing identifying all material(s) and/or chemical content _____
- What percent of time are your vehicles operating under lease or dispatch? _____
- Equipment is under permanent/long term lease to _____
- How many companies have you been leased to in the last three years? _____
- Do you lease to anyone else? Yes No If yes, percent of time _____ %, for whom and explanation _____
- Do you trip lease on back hauls to others? Yes No If yes, percent of time _____ %, for whom and explanation _____

LIABILITY COVERAGE - Complete for desired coverages by indicating limits of insurance.

| LIABILITY | | | | Medical Payments | Personal Injury Protection (where applicable) | IF PHYSICAL DAMAGE COVERAGE DESIRED, REFER TO FOLLOWING PAGE. IF IN-TOW COVERAGE DESIRED, COMPLETE TOW TRUCK SUPPLEMENT. |
|-------------------------------|---------------|--------------|-----------------|------------------|---|---|
| Combined Single Limit BI & PD | Split Limits | | | | | |
| | Bodily Injury | | Property Damage | | | |
| | Per Person | Per Accident | Per Accident | | | |
| | | | | | | |

UNINSURED MOTORIST COVERAGE

| Single Limit | Split Limits | | Property Damage |
|--------------|---------------|--------------|-----------------|
| | Bodily Injury | | |
| | Per Person | Per Accident | |
| | | | |

DRIVER INFORMATION - If additional space is needed, attach separate listing.

| Driver's Name | Date of Birth | Driver's Licenses | | | | Experience | |
|---------------|---------------|-------------------|--------|-----------------------|--------------------------------|---|--------------|
| | | State | Number | Class/Type (i.e. CDL) | Years Licensed (in class/type) | Type of Unit (bus, van, truck, tractor, etc.) | No. of Years |
| 1. | | | | | | | |
| 2. | | | | | | | |
| 3. | | | | | | | |
| 4. | | | | | | | |
| 5. | | | | | | | |

| DRIVER INFORMATION (Continued) – If additional space is needed, attach separate listing. | | | | | | | | |
|--|--------------|---|---------|-------------------|---------|---|---------|--|
| No. Years Previous Commercial Driving Experience | Date of Hire | Accidents and Minor Moving Traffic Violations in Past 5 Years | | | | Major Convictions (DWI/DUI, hit & run, manslaughter, reckless, driving while suspended/revoked, appeal pending, other felony) | | Employee (E) Ind. Cont. (IC) Owner/Op. (O/O) Franchisee (F) |
| | | No. of Accidents | Date(s) | No. of Violations | Date(s) | Describe Conviction | Date(s) | |
| 1. | | | | | | | | |
| 2. | | | | | | | | |
| 3. | | | | | | | | |
| 4. | | | | | | | | |
| 5. | | | | | | | | |

PLEASE ATTACH DETAILED EXPLANATION OF ACCIDENTS LISTED ABOVE.

20. Are drivers covered by workers compensation? Yes No If yes, name of carrier _____
21. Minimum years driving experience required _____ Are vehicles owner-driven only? Yes No
22. Are drivers ever allowed to take vehicles home at night? Yes No If yes, will family members drive? Yes No
23. Do you order MVRs on all drivers prior to hiring? Yes No Driver's maximum driving hours ____ daily ____ weekly
24. Do you agree to report all newly hired operators? Yes No
25. What is the basis for driver(s) pay? Hourly Trip Mileage Other, explain _____

| SCHEDULE OF AUTOS/VEHICLES – Describe all vehicles for which application is made for insurance. | | | | | | | | | | |
|---|------------|----------------------|--|------------------------------------|----------------------------|-----------------------|--|---------------------|----------------------------|------------------------------------|
| Veh. No. | Model Year | Vehicle Make & Model | Body Type (i.e. truck, tractor, trailer, etc.) | Full Vehicle Identification Number | Gross Vehicle Weight (GVW) | Total # of Rear Axles | Principal Garaging Location (city & state) | Radius of Operation | Annual Mileage Per Vehicle | (A) Anti-Lock Brakes, (B) Air Bags |
| 1 | | | | | | | | | | |
| 2 | | | | | | | | | | |
| 3 | | | | | | | | | | |
| 4 | | | | | | | | | | |
| 5 | | | | | | | | | | |

26. Will lessor be added as additional insured? Yes No If yes, give name and address of lessor for each vehicle _____
27. Number of Vehicles Owned: Pick-Ups _____ Trucks _____ Tractors _____ Semi-Trailers _____ Trailers _____ Pup Trailers _____
28. Number of Vehicles Leased: Pick-Ups _____ Trucks _____ Tractors _____ Semi-Trailers _____ Trailers _____ Pup Trailers _____

| PHYSICAL DAMAGE COVERAGE – Complete spaces below in detail for each respective auto/vehicle described above. | | | | | | | | |
|--|----------------|---------------------|---|---|-----------------------------------|--|-----------|--------------------------|
| Veh. No. | Date Purchased | Cost When Purchased | Current Stated Value (excluding permanently attached equipment) | Value of Permanently Attached Special Equipment | Total Stated Amount to be Insured | Physical Damage Deductible | | Cargo Limit of Insurance |
| | | | | | | <input type="checkbox"/> Comprehensive <input type="checkbox"/> Spec. C of Loss | Collision | |
| 1 | | | | | | | | |
| 2 | | | | | | | | |
| 3 | | | | | | | | |
| 4 | | | | | | | | |
| 5 | | | | | | | | |

29. Any loss payees? Yes No If yes, give name and address of mortgagee/loss payee for each vehicle _____

| LOSS EXPERIENCE – Provide prior insurance carriers information for past full three years. | | | | | | | | | | |
|---|-----|------------------------|-------------------------------|------------------|---------|----------|-------------------------------------|----|-----------|-------|
| Policy Term | | Insurance Company Name | No. of Motor Powered Vehicles | No. of Accidents | Premium | | Total Amount Claims Paid & Reserves | | | |
| From | To | | | | Liab | Phys Dam | BI | PD | Comp/Coll | Other |
| / / | / / | | | | | | | | | |
| / / | / / | | | | | | | | | |
| / / | / / | | | | | | | | | |

30. Is any applicant aware of any facts or past incidents, circumstances or situations which could give rise to a claim under the insurance coverage sought in this application? Yes No If yes, provide complete details _____
31. Have you ever been declined, cancelled or non-renewed for this kind of insurance? Yes No If yes, date and why _____

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.

TENNESSEE SELECTION/REJECTION OF UNINSURED MOTORIST COVERAGE

Tennessee Statute § 56-7-1201 permits any insured named in the policy to reject Uninsured Motorist Coverage in its entirety, to reject only the property damage portion of Uninsured Motorist Coverage, or to select a limit of liability lower than the limit for Liability Coverage in the policy, but not less than the financial responsibility limits. Uninsured Motorist Coverage provides insurance for the protection of persons insured under the policy who are legally entitled to recover damages from the owners or operators of uninsured motor vehicles because of bodily injury, sickness or disease, including death, and for damage to the insured vehicle or property owned by an insured while in the insured vehicle.

To be certain that your policy is issued correctly, please indicate your choice of the options available with an "X," then sign and date this form as acknowledgement of your choice.

- I reject Uninsured Motorist Coverage.
- I reject only the property damage portion of Uninsured Motorist Coverage.
- I select Uninsured Motorist Coverage at the following limit:

\$ each accident—Combined Single Limit

-OR-

\$ each person—Bodily Injury

\$ each accident—Bodily Injury

\$ each accident—Property Damage*

*Property Damage is subject to a \$200 deductible.

I hereby warrant, by my signature below, that I have specific authority by any corporation or other party named as a named insured to select or reject uninsured/underinsured motorist coverage in behalf of the corporation or other party for whom this selection is made.



Signature of Named Insured



Date

Until you advise us otherwise in writing, your choice as indicated above, will continue regardless of any addition or change in Auto coverage on your current policy or addition of any scheduled Autos and will be carried forward on all future renewal policies without additional notice.

TENNESSEE

Tow Truck Supplement

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Memphis, TN 38117
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Policy Term From: _____ To: _____

**This Supplement Is a part of the Application and will be relied upon
by the Company as an integral part of the Application.**

IN TOW COVERAGE (to provide coverage on non-owned autos* towed by rollbacks or wreckers)

- 1) Limit per Vehicle \$ _____ Deductible per Auto: 500 1,000 Other _____
- 2) Number of Scheduled Tow Trucks _____
- 3) Are tractor/trailer combinations towed? Yes No
- 4) Maximum # of Units (including trailers) Towed/Hauled by Any One Power Unit _____

*If hauling owned units, cargo applies.

STORAGE LOCATION (specified causes of loss and collision)

- 1) Limit of Liability per Location \$ _____ Deductible per Auto: 500 1,000 Other _____
- 2) Number of Locations _____
- 3) Maximum Number of Customers' Autos Stored _____
- 4) Maximum Limit of Any One Covered Auto \$ _____
- 5) Are customers' cars stored overnight? Yes No
- 6) Is yard fenced and lighted? Yes No
- 7) Where are keys to customers' cars kept? _____

AUTO REPOSSESSORS (only fill out if repossessions are performed)

- 1) What % of Towing Operation Involves Repossession _____ %
- 2) How are vehicles repossessed? Describe procedure in detail:

- 3) Are any vehicles driven away? Yes No If yes, list # of repo plates and plate number _____
List drivers _____
Is physical damage coverage requested on vehicles driven away? Yes No Limit \$ _____
Deductible per Auto: 500 1,000 Other _____
- 4) Are any independent contractors/subcontractors used? Yes No
- 5) How many vehicles did you repo last year? By Tow Truck _____ By Drive-Away _____ Subcontractor _____
- 6) Estimate % of Repos that are:
Private Passenger Autos _____ %
Light Commercial Trucks _____ %
Heavy Commercial Trucks _____ %
Commercial Trailers _____ %
Other (describe) _____ %
100 %
- 7) Estimate % of Repos that are: Voluntary _____ % Involuntary _____ %
- 8) Does applicant or any employees carry firearms? Yes No
- 9) Are police notified? Yes No Do they ever accompany you on a repossession? Yes No
If yes, before or after the fact? _____
- 10) List primary customers for which you repossess:

