

Pennock Insurance, Inc.

## Auto Service Risks Application

Joint VentureOther (Specify): $\qquad$

## A. GENERAL INFORMATION:

1. Number of years in business:
2. Indicate operations applicable to applicant:
$\square$ Automobile Parts \& Supplies StoreAutomobile Quick Lubrication Services
Automobile Repair or Service Shop
$\square$ Automobile Storage
$\square$ Car Wash—other than self-service
$\square$ Car Wash-self-service
$\square$ Convenience Store/Gasoline Station-full service-with service/repair shop
$\square$ Convenience Store/Gasoline Station—self and full service combined-with service/repair shop
Convenience Store/Gasoline Station-self-service-without service/repair shop (refer to Grocery/Convenience Store Program)

Number of years at this location: $\qquad$Gasoline Station-full service-with service/repair shopGasoline Station-self and full service combined-with service/repair shop
$\square$ Gasoline Station-self-service-without convenience store and no service/repair shopMobile Repair/DetailingParking—public—not open airParking—public—open airRoadside AssistanceTire Dealer $\square$ Other (describe): $\qquad$
3. Inspection Contact Person: $\qquad$ Telephone: $\qquad$
4. Does applicant have any vehicle dealer operations?YesNo
5. Does applicant have other business ventures for which coverage is not requested? $\qquad$YesNo

If yes, explain and advise where insured: $\qquad$
6. Any other insurance with this company or being submitted? $\qquad$ YesNo If yes, please list name[s] and/or policy number[s]: $\qquad$
7. During the past three years, has any company canceled, declined or refused similar insurance to the applicant (Not Applicable in Missouri)?Yes
If yes, explain: $\qquad$
8. Does risk engage in the generation of power, other than emergency back-up power, for their own use or sale to power companies?Yes $\square$ No

If yes, describe: $\qquad$
9. Additional Insured Information:

| Name | Address | Interest |
| :---: | :---: | :---: |
|  |  |  |
|  |  |  |
|  |  |  |

10. Prior Carrier Information:

|  | Year: | Year: | Year: |
| :--- | :---: | :---: | :---: |
| Carrier |  |  |  |
| Policy Number |  |  |  |
| Coverage |  |  |  |
| Total Premium | $\$$ | $\$$ | $\$$ |

11. Loss History:

Indicate all claims or losses (regardless of fault and whether or not insured) or occurrences that may give rise to claims for the prior three years.Check if no losses in the last three years

| Date of <br> Loss | Description of Loss | Amount <br> Paid | Amount <br> Reserved | Claim Status <br> (Open or <br> Closed) |
| :--- | :--- | :--- | :--- | :--- |
|  |  | $\$$ | $\$$ |  |
|  | $\$$ | $\$$ |  |  |
|  | $\$$ | $\$$ |  |  |
|  | $\$$ | $\$$ | $\$$ |  |

## B. OPTIONAL MARKET SEGMENTS ENDORSEMENTS

1. MS AS 01 (or state equivalent)—Auto Service Risks (Property Coverage extensions) Coverage Selected?Yes
2. Increased Limits for Optional Auto Services Endorsement MS AS 01 (or state equivalent):

| Premises No.: Building No.: | Limit of Insurance | Increased Limits Available |  |
| :--- | :--- | :--- | :--- |
| 1. Fire Department Service Charge | $\$$ | $(\$ 7,500$ or $\$ 10,000$ limits) |  |
| 2. Money and Securities | $\$$ | (maximum limit $\$ 10,000)$ |  |
| 3. Outdoor Signs | $\$$ | (maximum limit $\$ 250,000)$ |  |
| 4. | Valuable Papers and Records | $\$$ | (maximum limit $\$ 250,000)$ |
| 5. Employee Tools | $\$$ | $(\$ 5,000, \$ 7,500$ or $\$ 10,000$ limits) |  |
| 6. | Accounts Receivable | $\$$ | (maximum limit $\$ 250,000)$ |


| Premises No.: Building No.: | Limit of Insurance | Increased Limits Available |
| :--- | :--- | :--- |
| 1. Fire Department Service Charge | $\$$ | $(\$ 7,500$ or $\$ 10,000$ limits) |
| 2. Money and Securities | $\$$ | (maximum limit $\$ 10,000)$ |
| 3. Outdoor Signs | $\$$ | (maximum limit $\$ 250,000)$ |
| 4. | Valuable Papers and Records | $\$$ |
| 5. | Employee Tools | $\$$ |
| 6. | Accounts Receivable | $\$$ |
| $(\$ 5,000, \$ 7,500$ or $\$ 10,000$ limits) |  |  |

3. Loss or Damage to Customers' Autos:

| Select Coverage Requested: |  |  |
| :---: | :---: | :---: |
| MS AS 02—Direct primary coverage for loss or damage to customers' autos. |  |  |
| MS AS 03—Legal liability coverage for loss or damage to customers' autos. |  |  |
| MS AS 04—Direct primary coverage for loss or damage to customers' autos and other customers' property. |  |  |
| Requested Limits and Deductibles | Loc. 1 | Loc. 2 |
| Enter the Limit for Each Location (maximum value of all autos in your C.C.C.) | \$ | \$ |
| Maximum number of vehicles in your C.C.C. |  |  |
| Other than Collision deductible per each customer's auto | \$ | \$ |
| Other than Collision maximum deductible per any one event | \$ | \$ |
| Other than Collision deductible per each customer's auto with no maximum per event. (ten percent (10\%) rates credit available) | \$ | \$ |
| Collision deductible per each customer's auto | \$ | \$ |

4. MS AS 05—Loss or Damage to Lessors' Property:

|  | Loc. 1 | Loc. 2 |
| :--- | :--- | :--- |
| Description of Premises |  |  |
| Description of Leased Property |  |  |
| Name of Lessor |  | $\$$ |
| Limit of Insurance per Occurrence <br> (maximum limit $\$ 100,000)$ | $\$$ |  |

5. MS AS 06 (or state equivalent)—Hired Auto and Non-Owned Auto Liability:

| Coverage |  | Per Occurrence-Limit of Insurance <br> (maximum per occurrence limit $\$ 1,000,000$ ) |
| :--- | :--- | :--- |
| Hired Auto Liability | Cost of Hire: $\$$ | $\$$ |
| Non-Owned Auto <br> Liability | No. of Employees: | $\$$ |

C. PROPERTY SECTION

1. Equipment Breakdown Coverage requested? ............................................................................ $\square$ Yes $\square$ No
2. Premises information:

| a. | Premises No.: |  | Building No.: |  | Interest: |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Address: |  |  |  |  |  |
|  | Coverage | Amount Requested | Coins. \% | ACV/Repl. Cost | Cause of Loss | Deductible |
|  | Building | \$ | \% | \$ |  | \$ |
|  | Business Personal Property | \$ | \% | \$ |  | \$ |
|  | Business Income | \$ | \% | N/A |  | N/A |
|  | Other | \$ | \% | \$ |  | \$ |

- Mortgagee or loss payee:
- Construction type: $\qquad$
- Protection class: $\qquad$
- Number of stories:
- Total square foot area: $\qquad$
- Sprinkler system?Yes $\square$ No
- Operable smoke detectors?Yes $\square$ No
- Is structure enclosed?Yes
- Spray painting operations?YesNo If yes, is spray paint booth UL approved?YesNo
- Burglar alarm type: $\qquad$Local Central Station
- Fire alarm type:.......................................................................................... $\square$ Local $\square$ Central Station
- Year built:
- Building remodeling (include year):

Wiring?YesNo
Year:................................................................................................................................................................................................................................. $\square$ No
Heating? ...........

Year: $\qquad$Plumbing?Yes $\square$
Year: $\qquad$
$\qquad$Roof? ........................................................................................................................ $\square$ Yes $\square$ No

Year:

- Are flammables stored in separate, well ventilated fire divisions away from ignition sources in accordance with state specific guidelines?Yes $\qquad$ No
b.

| Premises No.: | Building No.: | Interest: |  |  |  |
| :--- | :--- | :---: | :--- | :--- | :--- |
| Address: | Amount <br> Requested | Coins. \% | ACV/Repl. <br> Cost | Cause of <br> Loss | Deductible |
| Coverage | $\$$ | $\%$ | $\$$ |  | $\$$ |
| Building | $\$$ | $\%$ | $\$$ |  | $\$$ |
| Business <br> Personal <br> Property | $\$$ | $\%$ |  | N/A |  |
| Business Income | $\$$ | $\%$ | $\$$ | $\$$ |  |
| Other | $\$$ |  |  | N/A |  |

- Mortgagee or loss payee:
- Construction type:
- Protection class: $\qquad$
- Number of stories:
- Total square foot area:
- Sprinkler system?Yes $\square$ No
- Operable smoke detectors?Yes
- Is structure enclosed?YesNo
- Spray painting operations?YesNo
If yes, is spray paint booth UL approved?YesNo
- Burglar alarm type: $\qquad$LocalCentral Station
- Fire alarm typeLocalCentral Station
- Year built:
- Building remodeling (include year):

| Wiring? | Yes $\square$ No |
| :---: | :---: |
| Year: |  |
| Heating? | Yes $\square$ No |
| Year: |  |
| Plumbing? | $\square$ Yes $\square$ No |

Year:
Roof?
$\qquad$
$\qquad$
Year:

- Are flammables stored in separate, well ventilated fire divisions away from ignition sources in accordance with state specific guidelines?YesNo


## D. GENERAL LIABILITY SECTION

1. Limits Of Liability \& Deductible Requested:

| General Aggregate (other than Products/Completed Operations) | $\$$ |
| :--- | :--- |
| Products \& Completed Operations Aggregate | $\$$ |
| Personal \& Advertising Injury (any one person or organization) | $\$$ |
| Each Occurrence | $\$$ |
| Damage To Premises Rented To You (any one premise) | $\$$ |
| Medical Expenses (any one person) | $\$$ |
| Deductible | $\$$ |

2. Schedule of Hazards:

| Loc. <br> No. | Classification Description | Class. Code | Exposure | Premium Basis <br> (s) Gross Sales <br> (p) Payroll <br> (a) Area <br> (c) Total Cost <br> (t) Other (identify) |
| :--- | :--- | :--- | :--- | :--- |
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|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

3. Does applicant have any owned commercial vehicles?Yes No
4. Does applicant subcontract work to others? ................................................................................... $\square$ Yes $\square$ No

If yes, advise total cost and details:
5. Does applicant store oil, gasoline or other petroleum products?Yes $\square$ No
If yes, explain: $\qquad$
6. Does applicant rent or loan autos to customers while their autos are left for service or repair?YesNo

If yes, explain:
7. Does applicant pick up or deliver automobiles? $\qquad$
$\qquad$
If yes, indicate radius in miles: $50 \mathrm{mi} \_$__ $\% \quad 50-200 \_\_\quad \% \quad$ over $200 \_\_\quad \%$
If yes, indicate radius in miles: $50 \mathrm{mi} \_$__ $\% \quad 50-200 \_\_\quad \% \quad$ over $200 \_\_\quad \%$Yes $\square$ No
8. Are any automobiles consigned? $\qquad$
$\qquad$
$\qquad$Yes $\qquad$ No
9. Where are keys to customers' autos kept:

At night? $\qquad$
During business hours?
10. Where are customers' autos kept at night?Inside $\qquad$ \% Outside $\qquad$ \%
11. If autos are kept outside, is lot protected on all sides by fence, chain, cable or pipe welded to or connected through steel, concrete or heavy timber post and secured with a heavy gauge steel padlock?YesNo If no, explain: $\qquad$
12. Is the parking area lighted at night?YesNo
13. Are there any dogs on premises?YesNo
14. Does applicant employ a guard while business is closed?
Yes
$\square$ No
15. Advise if applicant has the following operations:

- Airbag installation, servicing or repair? ............................................................................... $\square$ Yes $\square$ No

If yes, advise percentage of gross receipts: $\qquad$

- Aircraft servicing or repair?Yes $\square$ No
- All terrain vehicle (ATV) service or repair? Yes ..... NoIf yes, advise percentage of gross receipts:\%
- Alternative fuel conversions (butane, propane or liquid petroleum)? ..... Yes ..... No
If yes, advise percentage of gross receipts: ..... \%
- Auto or Van conversions/modifications:
Yes ..... $\square$ NoIf yes, advise percentage of gross receipts:\%
Indicate type of work performed and/or equipment installed:

| $\square$ Air Conditioners | $\square$ High valued electronics | $\square$ Stoves |
| :--- | :--- | :--- |
| $\square$ Chair lifts | $\square$ Hydraulic suspension systems | $\square$ Structural |
| $\square$ Chassis | $\square$ Performance | $\square$ Style |
| $\square$ Frame | $\square$ Physically disabled controls | $\square$ Suspension |
| $\square$ Handling characteristics | $\square$ Refrigerators | $\square$ Tanks |
| $\square$ Heaters | $\square$ Other (describe): |  |

- Automobile dismantling? ..... $\square$ Yes $\square$ No- Automobile repair shops-self service? ............................................................................... $\square$ Yes $\square$ No
- Auto rebuilding? ..... Yes ..... $\square$ No
If yes, advise percentage of gross receipts: ..... \%
Indicate all applicable:
Custom work Flood restoration Fire restoration
$\square$ Salvaged titled vehicles Other (describe):
- Boat service or repair? ..... Yes ..... No
If yes, advise percentage of gross receipts: ..... \%
- Bus service or repair? ..... Yes ..... $\square$ No
If yes, advise percentage of gross receipts:
Yes $\square$ No
- Contractors equipment service or repair?
Yes ..... $\square$ No
- Farm equipment service or repair?
$\square$ No
- Frame straightening?
Yes
If yes, advise percentage of gross receipts: ..... \%
- Heavy truck service or repair? ..... Yes $\square$ No
If yes, advise percentage of gross receipts: ..... \%
- Impound storage lots? ..... Yes $\square$ No
- Interlock breathalyzer installation service or repair?
Yes ..... $\square$ No
- Jet ski service or repair?
Yes ..... $\square$ No
- Leasing or renting of vehicles or equipment?
Yes ..... No
- Liquor sales? $\square$ Yes ..... $\square$ No
If yes, advise percentage of gross receipts: ..... \%
Manufacturing, assembling or fabrication operations? ..... $\square$ Yes $\square$ No
- Mobile equipment service or repair? ..... $\square$ Yes ..... No
- Mobile home service or repair?
Yes ..... $\square$ No
- Motorcycle service or repair? Yes ..... NoIf yes, advise percentage of gross receipts:
\%
- Motorcycle manufacturing, assembly, fabrication or performance enhancement?
Yes ..... $\square$ No
- Motorhome/RV service or repair? Yes ..... $\square$ No
If yes, advise percentage of gross receipts: ..... \%
- Parking garages/Lots other than self-park? ..... Yes ..... No
- Pawn shop operations? ..... Yes ..... No- Racing operations?Yes$\square$ No
- Repossession operations? ..... Yes ..... No
If yes, advise percentage of gross receipts:

$\qquad$

$\qquad$ ..... \%

- Salvage or junk yards? ..... Yes ..... No
- Snowmobile service or repair? ..... Yes ..... No
If yes, advise percentage of gross receipts: ..... \%
- Is applicant a member of the Tire Industry Association (TIA)? Yes ..... No
- Tire recapping/retreading or split rim work? ..... Yes ..... No
Used Tire sales? ..... Yes ..... No
If yes, advise percentage of gross receipts: ..... \%
- Tow truck operations? ..... $\square$ Yes ..... $\square$ No
- Trailer hitch bolt-on installation or repair? ..... Yes ..... No
If yes, advise percentage of gross receipts: ..... \%
- Trailer hitch weld-on operations? ..... Yes ..... No
- Trailer service or repair for other than utility trailers? ..... Yes ..... $\square$ No
If yes, advise percentage of gross receipts: ..... \%
- Travel trailer service or repair? ..... Yes $\square$ No
If yes, advise percentage of gross receipts: ..... \%
- Truck tractor service or repair? ..... Yes ..... No
If yes, advise percentage of gross receipts: ..... \%
- Valet Parking? Yes ..... No
- Watercraft service or repair? ..... Yes

$\square$ ..... No

This application does not bind YOU nor US to complete the insurance, but it is agreed that the information contained herein shall be the basis of the contract should a policy be issued.

FRAUD WARNING: 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.

WARNING TO DISTRICT OF COLUMBIA APPLICANTS: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

NOTICE TO FLORIDA APPLICANTS: 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 in the third degree.

APPLICABLE IN HAWAII (AUTOMOBILE): For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

NOTICE TO LOUISIANA APPLICANTS: 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.

NOTICE TO MAINE APPLICANTS: 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 a denial of insurance benefits.

NOTICE TO MARYLAND APPLICANTS: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO MINNESOTA APPLICANTS: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

NOTICE TO OHIO APPLICANTS: Any person who knowingly and with intent to defraud any insurance company 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.

NOTICE TO OKLAHOMA APPLICANTS: 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.

NOTICE TO RHODE ISLAND APPLICANTS: 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.

FRAUD WARNING (APPLICABLE IN 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 include imprisonment, fines, and denial of insurance benefits.

FRAUD WARNING APPLICABLE IN THE STATE OF NEW YORK (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.

FRAUD WARNING APPLICABLE IN THE STATE OF NEW YORK (AUTOMOBILE): Any person who knowingly and with intent to defraud any insurance company or other person files an application for commercial insurance or a statement of claim for any commercial or personal insurance benefits containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, and any person who, in connection with such application or claim, 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.

APPLICANT'S NAME AND TITLE:

APPLICANT'S SIGNATURE:
(Must be signed by an active owner, partner or executive officer)

DATE: $\qquad$

DATE: $\qquad$

AGENT NAME: $\qquad$ AGENT LICENSE NUMBER: $\qquad$
(Applicable to Florida Agents Only)

## IMPORTANT NOTICE

As part of our underwriting procedure, a routine inquiry may be made to obtain applicable information concerning character, general reputation, personal characteristics and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided.

