

CALIFORNIA USED CAR DEALER APPLICATION

Underwritten by



Mailing Address: Mail:		SED EFFECTIVE DATE:				(
Other Insured(s)/DBA:	rom: 12:01 AM \$	to Standard Time at Address of Applicant				
Mailing Address: Mail:	First Name	d Insured:				
Mail:	Other Insur	red(s)/DBA:				Fax:
Number of Physical Location(s):Phone:						Phone:
Location 1 Address: CA Dealers Regular Transit How are vehicles delivered to the lot? Please list all percentages accordingly. Public Transport Local Tow Independent Contractors Family Members Occasional Drivers Year in Business: Sapplicant: PRIOR INSURANCE CARRIER AND LOSS HISTORY FOR THE PAST THREE YEARS, WRITE "NONE" IF NO PRIOR Peremium A Amount (Use separate sheet if necessary) 1. Is applicant: owner tenant of the building? 2. Is the applicant's physical location a: retail lot residence suite in a building? 3. If retail lot: a. Is entire premise occupied by the applicant? (If no, applicant's written request to exclude other business and proof of other insurance must be submitted with application. b. Are there any large cracks or potholes in the pavement? c. Does the property have any underground storage tanks? 4. Does the applicant shipping the vehicles trough an internet or world wide web outlet? Yes No If yes, is the applicant shipping the vehicles to the buyer? LIST ALL VEHICLES OWNED BY INSURED BELOW/ SCHEDULED VEHICLES - NOT HELD FOR SALE	Mailing Add	dress:	Mail:			
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Location 2 Address: Location 3 Address: Location 3 Address: Location 3 Address: DMV Dealer #						
Location 2 Address:		Address:				
December 2 Please list all percentages accordingly. Public Transport Local Tow Independent Contractors Family Members Occasional Drivers Occasional Drivers Occasional Drivers Occasional Drivers Other Sapplicant: Retail Wholesale Property Retail Wholesale Property Retail Property P	CA					Harrison well-day dell'agged to the 1910
Location 3 Address:	Location 2	Address:				
Prior years used car management experience: E-mail: Occasional Drivers Years in Business: Retail Wholesale PRIOR INSURANCE CARRIER AND LOSS HISTORY FOR THE PAST THREE YEARS, WRITE "NONE" IF NO PRIOR Policy Policy # of Losses Description of Losses Year Company Number Premium & Amount (Use separate sheet if necessary) 1. Is applicant: owner tenant of the building? 2. Is the applicant's physical location a: retail lot residence suite in a building? 3. If retail lot: a. Is entire premise occupied by the applicant? (If no, applicant's written request to exclude other business and proof of other insurance must be submitted with application. b. Are there any large cracks or potholes in the pavement? c. Does the property have any underground storage tanks? 4. Does the applicant buy or sell vehicles through an internet or world wide web outlet? Yes No If yes, is the applicant shipping the vehicles to the buyer? Its ALL VEHICLES OWNED BY INSURED BELOW/ SCHEDULED VEHICLES - NOT HELD FOR SALE	Location 3	Address:				Public TransportLocal Tow
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	8) 9)	\				
	10) 11) 12)				

OPERATOR & EMPLOYEE PAGE

1. Does the applicant check MVR's on all new hires?

Please list all employees, family members and operators associated with the applicant. Individuals must be specifically listed and posses a valid driver's license in order to insure them at the limit requested. Any operator not specifically listed is only insured if there is no other valid and collective insurance and only up to a maximum amount not to exceed the applicable financial responsibility limit of \$15,000 per person for bodily injury up to a maximum of \$30,000 per accident for bodily injury and no more than \$5,000 for property damage.

In order to accurately identify all individuals listed, please indicate auto use, employment status, hours working in that capacity, date of birth, drivers license number, driving record history and the name as listed with the department of motor vehicles of each individual. No one under the age of 18 years will be insured for auto coverage.

Status (See Below)	Location	Name	Date of Birth	Driver's License No.	State	Violations/Accidents Last Three Years	•F P or EXCL	▼ Auto Use	Rating Units

LIST ALL FAMILY MEMBERS IN OWNER'S HOUSEHOLD ABOVE (Including All Driving and Non-Driving Age Children)

Yes □ No □

 Does the applicant record diver's license numbers on all test Does the applicant allow em`ployees to drive vehicles for the Does the applicant provide autos to any family members not vehicles. 	Yes □ Yes □ Yes □	No □		
■ Status				
O. OwnerP. Investment Partner, Inactive PartnerM. Sales ManagerI. Occasional Operator	E. C. S. R.	Mechanic Clerical Staff Salesman Other	U.	Child of owner Spouse of owner(s) Lot Person

I/We understand that an offer of insurance and the premium quoted is based on all motor vehicle records being acceptable to the company. Unacceptable motor vehicle records will result in driver exclusion(s), premium increase, and/or possible cancellation or rescission of an issued policy. I/We further declare that I/We will notify the company of all employee additions or deletions (including independent contractors) as they occur. Failure to report employee changes as they occur can result in a coverage dispute and/or cancellation of an issued policy.

Signature of Applicant:	Date:	

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OPERATOR & EMPLOYEE PAGE (continued.)

Status (See page 2)	Name	Date of Birth	Driver's License No.	State	Violations/Accidents Last Three Years	Full/Part – EXCL	Furn. Veh.	Rating Units

I/We understand that an offer of insurance and the premium quoted is based on all motor vehicle records being acceptable to the company. Unacceptable motor vehicle records will result in driver exclusion(s), premium increase, and/or possible cancellation or rescission of an issued policy. I/We further declare that I/We will notify the company of all employee additions or deletions (including independent contractors) as they occur. Failure to report employee changes as they occur can result in a coverage dispute and/or cancellation of an issued policy.

Signature of Applicant:	Date:
Signature of Applicant	

City

City

Name

Address

Loc-3

1st Mortgage	e	2nd Mortga	agee	Loss Paye Name	
				F	
	State: Zip:	اخا	State: Zip:	4	State: Zip: _
Name		Name	`	_ Name	<u> </u>
				 -	
	State: Zip:	ŃΙ	State: Zip:	lió I	State: Zip: _
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Address		Address		Address	
City	State: Zip:	City	State: Zip:	City	State: Zip: _
Name		Name		Name	
Address		Address		Address	
City	State: Zip:		State:Zip:	City	State: Zip:
Name		Name		Name	
Address		Address		Address	
City	State: Zip:	City		City	
		Name		Name	
Owner/Lesso	r/Land Lord	Address		Address	
			State: Zip:	City	State:Zip: _
		Name		Name	
City		Address		Address	
- · · ,	<u> </u>	T ''' '''			
Name		City	State: Zip:	City	State: Zip: _

State: __ Zip:

State: __Zip:

Address

City

Address

State: __ Zip:

City

State: _

Zip:

PACIFIC SPECIALTY INSURANCE COMPANY **USED CAR DEALER APPLICATION SUPPLEMENT**

CALIFORNIA

(To be completed and signed by the Named Insured)

	For a more detailed description of these coverages refer to your policy.
Nam	e: Policy #: MNN
result o provide UM co Motoris	UNINSURED / UNDERINSURED MOTORIST – BODILY INJURY red Motorists – Bodily Injury (UM-BI) insurance provides protection for damages as a of bodily injury caused by a negligent motorist who has no insurance. UM-BI must be ded for the minimum limit required by law, which is \$30,000 per accident. If you purchase everage at a limit higher than \$30,000, your coverage will also include Underinsured tests – Bodily Injury (UIM-BI) coverage. UIM-BI provides protection if a negligent motoris of have enough liability insurance to pay for the damages caused.
	ured / Underinsured Bodily Injury Options: olicy offers three options. <i>Please initial your choice below.</i>
	I want to select Uninsured Motorists – Bodily Injury coverage at a limit of \$100,000 combined single limit. I understand that this limit may be less than the liability limit have selected.
	I want to select Uninsured Motorists – Bodily Injury coverage at a limit of \$60,000 combined single limit. I understand that this limit may be less than the liability limit have selected.
	I want to reject Uninsured Motorists – Bodily Injury coverage completely. I understand that by selecting this option I have NO PROTECTION against bodily injuries caused by a negligent motorist who has no insurance.
for dan include less. F	UNINSURED / UNDERINSURED MOTORIST – PROPERTY DAMAGE red / Underinsured Motorists – Property Damage (UM-PD) insurance provides protection age to your auto caused by a negligent motorist who has no insurance. Your policy will (unless rejected) a property damage limit of \$3,500 or the actual cash value, whichever is property damage is only payable if there is actual physical contact, the owner/operator of plate number is identified, and the accident is reported within 10 days to the insurer of the control of the c
	ured / Underinsured Property Damage Options: olicy offers two options. Please initial your choice below.
	I want to select Uninsured Property Damage at a limit of \$3,500 or actual cash value, whichever is less.
	I want to reject Uninsured Property Damage coverage completely. I understand that by selecting this option I have NO PROTECTION against property damages caused by a negligent motorist who has no insurance.

WAIVER OF COLLISION DEDUCTIBLE

We must offer this coverage to you when; (a) Uninsured Motorists Bodily Injury insurance is provided and (b) collision coverage is provided. Under this coverage your collision deductible will be waived when a collision loss is caused by an uninsured motor vehicle. You have the right to reject this coverage. Unless you request this coverage in writing we do not have to provide this coverage on renewal policies when the named insured has rejected the coverage on the policy previously issued.

	Waiver of Collision Deductible Options: Your policy offers two options. <i>Please initial your choic</i>	e below.
	I want to select Waiver of Collision Deductible covon my policy is \$	erage. The collision deductible
	I want to reject Waiver of Collision Deductible cover that by selecting this option my collision deductible in an accident with an uninsured motorist.	<u> </u>
	I,, have read understand that I have the right to purchase Uninsured / Injury coverage with limits higher than \$30,000 per ad Uninsured Motorist Property Damage coverage for my each accident as described in this form. In response to selections above.	Underinsured Motorists Bodily ccident. I may also purchase autos with a limit of \$3,500 for
	I understand that my coverage selection or rejection shifuture renewals, until I notify the Company <i>IN WRITING</i> of	• • •
	Signature of Applicant	Date
	Signature of Broker	Date
Additional	Insured/Certificate Holder	
Do you desire	e any additional insureds? □Yes □No	
Name		Gross Amount Collected \$
Address		Less Commission \$
(Indicate rela	tion to insured)	Amt Remitted to McGraw \$
Do you desire	e any certificate holders? □Yes □No	Check #
Name		□FULL NET SATISFIED
Address		□INSTALLMENT PAYMENT PLAN

COVERAGES	LIMITS OF LIABLITY
	The most we will pay for any one accident or loss
Other Than Auto Liability	□\$25,000 □\$50,000 □\$100,000 □\$300,000 □\$500,000 □\$1,000,000
Occurrence Limit	
Other Than Auto Liability	Other Than Auto Occurrence Limit Selected Above
Aggregate Limit	□x1 □x2 □x3 □x5 □x10
Auto Liability	
Occurrence Limit	\$25,000
Auto Liability	Auto Occurrence Limit Selected Above
Aggregate Limit	
	Deductible selected below is applicable to Auto and Other Than Auto Liability
Liability Deductible	□\$0 □\$100 □\$250 □\$500 □\$750 □\$1,000 □\$2,500 □\$5,000
Medical Payments	□\$1,000 □\$2,000 □\$5,000 □\$10,000 □Reject
Uninsured Motorist	BI Limit □\$60,000 □\$100,000 □Reject
UM/Property Damage	\$3500
UM/Waiver of Deductible	□Yes □No
Garagekeepers Legal Liability	Do you desire Physical Damage Coverage for consigned autos?
	(care, custody, & control) □Yes □No
	Specified Perils □\$500 deductible per vehicle \$2,500 per loss
	□\$1,000 deductible per vehicle \$5,000 per loss
	□Collision □\$500 deductible □\$1,000 deductible
	Limit: \$
Dealers Open Lot	Do you desire Physical Damage Coverage for vehicles owned by the insured & held for sale?
(includes Dealer Drive Away)	□Yes □No
	\$ Maximum Wholesale Value of any one auto (up to \$150,000)
	Limit: \$ Entire Lot Value (up to \$2,500,000)
	□Fire & Theft □Specified Perils □Comprehensive (choose one)
	□\$500 deductible per vehicle, \$2,500 per loss
	□\$1,000 deductible per vehicle, \$5,000 per loss
	□\$1,500 deductible per vehicle, \$7,500 per loss
	□\$2,500 deductible per vehicle, \$12,500 per loss
	□\$5,000 deductible per vehicle, \$25,000 per loss
	□Collision □\$500 deductible □\$1,000 deductible □\$1,500 deductible
	□\$2,500 deductible □\$5,000 deductible
Scheduled Vehicles	Do you desire Physical Damage Coverage for vehicles owned by the insured & not held for sale?
	Maximum value of any one auto (up to \$70,000) ☐ Yes ☐ No Limit: \$
	□Fire & Theft or □Specified Perils (choose one) □\$500 deductible per vehicle \$2,500 per loss
	□\$1,000 deductible per vehicle \$5,000 per loss
	□Collision □\$500 deductible □\$1,000 deductible
Personal Injury Liability	□Yes □No \$25,000 Limit
Fire Legal Liability	□Yes □No □\$50,000 □\$100,000 □\$150,000
Loaned Auto Liability	☐ Yes ☐ No Minimum Financial Responsibility For Drivers
Unaccompanied Test Drive Liability ²	□Yes □No Minimum Financial Responsibility For Drivers
Truth In Lending Limit	□\$25,000 □\$50,000 □\$100,000
Truth in Lending Deductible	□\$0 □\$500 □\$1,000
False Pretense	☐Yes ☐No Up to maximum wholesale value per auto limit (\$250 deductible)

Specific criteria must be met for Loaned Auto or Unaccompanied Test Drive Liability Coverage to be purchased. Please refer to NNPOLICY (06/09) for policy conditions and limitations.

- 1 Loaned autos can not exceed \$50,000 in value.
- 2 Unaccompanied Test Drives can not be performed in autos that exceed \$60,000 in value.

Submit Risks

- 1. Risks requesting a Garagekeepers limit in excess of \$250,000.
- 2. Risks requesting a per auto maximum limit in excess of \$75,000 or an inventory limit over \$1,500,000.
- 3. Risks with more than 20% of the dealer inventory consisting of street-legal motorcycles.

	Applicant is: □Individual □Partnership □Corporation □Other (S	* * * * *						
□Yes □No	Are 90% or more of vehicles sold either private passenger autos, sports ca pounds)? If no, risk prohibited.	rs, or pick-up trucks/vans (vehicles with a gross vehicle v	veight under 10,000					
□Yes □No	Do sales personnel accompany customers on demonstration rides 100% of the time? If no, risk prohibited unless Unaccompanied Test Drive Liability is purchased.							
□Yes □No	Do you loan autos to customers under any circumstances? If yes, risk prol	hibited unless Loaned Auto Liability is purchased.						
□Yes □No	Does the applicant allow customers to use vehicles without signing a loane	d car/rental agreement? If yes, risk prohibited.						
□Yes □No	Are any butane or propane cylinders at the business location? If yes, risk p	prohibited.						
□Yes □No	Do you understand that there is no coverage available for bodily injury or p	roperty damage caused by any dog on premises?						
□Yes □No	Do you sponsor any driver's education cars? If yes, risk prohibited.	report, damage caused by any deg on promisee.						
□Yes □No	Do you sell salvaged title or gray market cars? If yes, risk prohibited.							
□Yes □No	Do you have a parts department? If yes, risk prohibited.							
□Yes □No	Do you engage in auto dismantling? If yes, risk prohibited.							
□Yes □No	Do you have any firearms on the premises? If yes, risk prohibited.							
□Yes □No	Do you own or sponsor any racing vehicles? If yes, risk prohibited.							
□Yes □No	Do you understand that any wrecker you own and is not for sale need to be	e listed under scheduled vehicles and specifically be excl	uded.					
□Yes □No	Do you understand that any tow truck you own and is not for sale need to be	ne listed under scheduled vehicles and specifically be inc	luded or excluded.					
□Yes □No	Do you rebuild autos? If yes, risk prohibited.							
□Yes □No	Are receipts issued for all auto purchases? If no, risk prohibited.							
□Yes □No	Is consignment more than 25% of total inventory? If yes, risk prohibited.							
□Yes □No	Are all vehicle keys kept on a keyboard or a lock box during the day? If no Where are all vehicle keys kept at night?	, risk prohibited.						
The followin	g questions still need to be answered!							
□Yes □No	Are repairs made after the sale of a vehicle? If yes, are repairs: □ done by	dealer Sent out						
□Yes □No	Do you have any other business operation? If yes, applicant's written requapplication.	est to exclude other business and proof of other insurance	ce must be submitted with the					
□Yes □No □Yes □No	Do you engage in any "Buy Here – Pay Here" sales or in-house financing? If yes, is the registration transferred to the customer and report of sale filed	I immediately with the state?						
□Yes □No	Do you do your own repossession? If yes, submit risk (proof of other insur	ance and a written request from the insured to exclude m	nust be submitted.)					
□Yes □No	Does the applicant cut or weld auto frames?							
□Yes □No	Does the applicant install or service trailer hitches?							
□Yes □No □Yes □No	Are there any sales of recreational vehicles such as water vessels, motorcy Does the applicant provide customer shuttle?	/cies, off-road venicies, etc.? If yes, provide details in Re	marks section.					
□Yes □No	Does the applicant engage in windshield repair?							
□Yes □No	Does the applicant engage in tire sales, recapping, retail or wholesale?							
□Yes □No □Yes □No	Are you married? Does your spouse work in the business?							
□Yes □No	Is your spouse insured elsewhere? If no, make sure spouse is listed on en Provide name and policy number of insurance carrier	nployee page						
□Yes □No	Do you have any dependent children of driving age? In this section check r	no if not applicable						
□Yes □No	Does the child work in the business?							
□Yes □No □Yes □No	Is your child insured elsewhere? Do any children live in household?							
	Provide name and policy number of insurance carrier							
	All children between the ages of 13 and 17 must be listed and specifically e	excluded.						
□Yes □No	Are autos kept inside 100% of the time? If autos kept inside, indicate age, construction, and condition of building:							
□Yes □No	If autos are kept outside, is (are) the lot(s) protected with Post & Chains no							
□Yes □No	Is (Are) your lot(s) lighted?							
□Yes □No □Yes □No	Is there police protection? Is there an alarm system?							
	DRY LOSS DISCLOSURE & SUPPLEMENT	AL DISCLAIMER						
ı	of	am hereby requesting that my Ope	en Lot Coverage he insure					
for	subject to 90% coinsurance and my maximum limit	per vehicle of The rule of c	coinsurance has been full					
explained to r that if said los understand th	me and I understand that should I have partial loss and the value as is covered, I may receive a percentage of my loss based on the lat, in addition to any other exclusions in the policy, this policy doe ersonal automobiles. I fully understand and accept the above cond	of my inventory be greater than the amount of co e amount of insurance carried versus the amoun s not provide coverage for workers' compensatio	overage at the time of loss at of actual inventory. I als					
Applicant Sign	nature Date	Broker Signature						
operation. Up	cGraw Insurance Services to obtain a copy of my Motor Vehicles on written request, a summary of this report will be sent to me. I se Pacific Specialty Insurance Company of any changes in the info	warrant that all the information contained on th	is application is the truth.					
Applicant Sign	nature Date	Broker Signature						
ppoaiit Oigi	factore Battle 6		CA-UCD-WAPP(I) Ed.3.1					



Signature of Applicant

Only sign and complete if applicable.

DEALER SAFETY PROGRAM

mus poli	derstand that (name of business) st complete and follow ALL the guidelines below to receive the safety credit on my garage insurance by. I further understand that failure to maintain all guidelines throughout the policy period may result a deletion of safety credit and additional premium may apply.
ΙW	ILL:
1.	Maintain a clean, safe and secure operation free from garbage, debris, flammable and hazardous material, which may create a fire hazard or cause injury to customers or employees.
2.	Maintain serviced and tagged fire extinguishers throughout.
3.	Post "No Smoking" signs in appropriate areas.
4.	Restrict access to service areas to authorized personnel only and post signs stating access is restricted at all entrances to service areas.
5.	Perform only light mechanical work and this work will only be performed by trained and qualified mechanics.
6.	Complete Safety Inspection and test all cars for sale operation prior to offering them for sale. This includes, but is not limited to tires, windshield and glass, brakes, lights, signals, and mirrors. I will maintain a completed inspection checklist on all vehicles.
7.	At all times keep keys to all vehicles in a secure area not accessible to the public.
8.	NOT permit employees to operate vehicles for any reason other than for business, unless these employees are furnished an auto and this information is provided to the insurance company.
9.	Only transport vehicles using an insured contract hauler or transport vehicle owned by my business. I will maintain certificates of insurance from all contract haulers.
10.	Report all transport vehicles owned by my business and ALL drivers to the insurance company.
11.	Maintain a "dealer" license with the department of Motor Vehicles at all times.
12.	Maintain workers' compensation insurance for my employees.
13.	Report all new employees to my insurance company immediately upon hiring.
14.	Maintain adequate records of all sales and immediately report all sales to DMV and process title transfer.
	onsent to an independent inspection of my business to verify compliance with these dealer safety delines and all underwriting standards as set forth by the insurance company.

Date



NEW VENTURE QUESTIONNAIRE

(TO BE COMPLETED IF LESS THAN 2 YEARS IN BUSINESS)

1.	Name of Insured and Business			
2.	Address			
3.	Business Tax I.D.# (Corporation)			
4.	Insured's Social Security # (Sole Proprietorship/Partnership)			
5.	Principal BankAccount #			
6.	Years/Months you have operated business			
7.	Is this a new operation? Yes No			
8.	Did you purchase an existing operation? Yes No			
	If yes, number of years existing operation has been at present location Years			
9.	Detailed explanation of experience in auto business:			
10.	10. Has your management had prior auto management experience?			
11. Prior occupation and title for the past 3 years:				
12. If the owner of the new venture was previously the owner of a used car business, what was the experience of that business?				
	a. How long did you own prior used car business?			
b. Insurance company of prior used car business?				
	c. Loss experience of prior used car business?			
A routine inquiry may be made to provide information concerning character and business reputation. On written request, information as to the nature and scope of the report, if one is made, will be provided.				
Sig	nature of Applicant Date			

Applicant Section

- I understand that absolutely no insurance of any kind whatsoever is being applied for other than the insurance coverage I have requested in this application.
- I warrant that all the information provided by me and my insurance broker is true and correct. I also understand that if any of the information provided in this application is not true then any and all insurance coverage will be void from the effective date of the insurance coverage.
- I also understand that if any of the information provided to the insurance company in this application turns out to be false, my insurance policy may be cancelled at any time at the option of the insurance company.

•	• I understand that this insurance is not meant to apply to drivers under the age of 18 and that drivers under 18 must be specifically excluded from auto coverage, even if you hire or use anyone under the age of 18.		
•	I have read and understand this entire application.		
	Applicant's Signature Date		
	Broker Section		
•	Have you personally inspected the applicant's premises? Yes □ No □		
•	 I warrant that all the information contained in this application was obtained from t the information. 	ne insured after I asked the applicant for	
•	I understand that unsigned applications will be refused for binding and no covera	ge will be force.	
	Broker's Signature Date		
Remarks:			
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