

WRECKER/REPOSSESSOR APPLICATION

SECTION I - APPLICANT INFORMATION

Policy Period Requested: From _____ To _____ Phone _____

Business Name _____

Mailing Address _____ City _____

County _____ State _____ Zip Code _____

Physical Address _____ City _____

County _____ State _____ Zip Code _____

Years this business entity has been **in operation**? _____ If new venture, complete Colony Specialty New Venture Supplement TR1031

Business Entity: Individual Partnership Corporation LLC Other _____

What is your **Website address**? <http://www>. _____

Inspection Contact Name and Number: _____

Do you have an ownership interest in or operate any other business? Yes No

a) If "Yes," provide the business name and address: _____

b) Describe the operation of the business: _____

c) What is the relationship between the business indicated in question a) and the business we are being asked to insure? _____

In the past 3 years, have you ever had insurance for this type of operation cancelled, declined or the policy renewal refused?

(This question is not applicable in Missouri) Yes No

If "Yes," explain: _____

SECTION II – DESCRIPTION OF OPERATIONS

1. Select all that apply and show percentages for each; **must total 100%**:

- Wrecker Repo _____
- Wrecker for Hire _____
- Wrecker with Garage Dealer _____
- Wrecker with Service Operation _____
- Wrecker hauling crushed cars or recyclables _____

2. Indicate types of units hauled and percentages for each; **must total 100%** (check all that apply):

- | | |
|---|---|
| <input type="checkbox"/> Private Passenger/Pick-UPS/Vans _____% | <input type="checkbox"/> Mobile Equipment _____% |
| <input type="checkbox"/> Light/Medium Trucks _____% | <input type="checkbox"/> Motor Homes _____% |
| <input type="checkbox"/> Heavy Trucks/Tractors _____% | <input type="checkbox"/> Golf Cart _____% |
| <input type="checkbox"/> EX-HVY Trucks/Tractors _____% | <input type="checkbox"/> Travel Trailers _____% |
| <input type="checkbox"/> Trailers _____% | <input type="checkbox"/> Farm Equipment _____% |
| <input type="checkbox"/> Boats _____% | <input type="checkbox"/> Motorcycles _____% |
| <input type="checkbox"/> Neighborhood Electric Vehicles _____% | <input type="checkbox"/> Recreational Vehicles _____% |
| <input type="checkbox"/> Contractors Equipment _____% | <input type="checkbox"/> Other _____ |

3. Do you engage in accident chasing? Yes No

4. Does the applicant or any employee carry firearms or any other self-defense type weapon? Yes No

5. Do you ever hire a vehicle with a driver to transport goods on your behalf? Yes No (if Yes complete the Colony Specialty Hired & Non-Owned Supplement TR1032)

SECTION III - REPOSSESSIONS

6. Do all drivers have a minimum of 2 years repossession experience? Yes No
7. Is there a written contract/agreement in place? Yes No
8. Indicate customer base by percentage (must total 100%)
 Lending Institutions _____% Auto Dealers _____%
 Other _____% - Provide details _____
9. Does your customer provide the full description of the vehicle, including the Vehicle Identification Number? Yes No
10. Are owners of the vehicles notified of impending repossessions? Yes No
11. Are you an auto dealer? Yes No
12. Are all of the vehicles you repossess loaded onto the wrecker? Yes No
 If No, provide details _____
13. Do you subcontract the towing of repossessed autos to others? Yes No
14. Do you use temporary employees to repossess vehicles? Yes No
15. Does insured have procedures in place to leave the premises and/or call the police in the event of a confrontation? Yes No
16. Check all repossession associations with whom you are affiliated:
 AFA TFA ARA CALR NFA NARS RMRA FLACARS Other _____

SECTION IV - AREA OF OPERATIONS

17. Radius of operation: 0-100 101-300 301-500 *Radius in excess of 300 miles requires company approval*
18. Do you travel into Canada? Yes No If "Yes", indicate percent of total operation _____
19. Do you ever travel into Mexico? Yes No

SECTION V - DRIVER INFORMATION

If the insured is owner operator with no employees, skip to question 24.

20. Indicate which driver selection guidelines are in place (select all that apply):
 Background check CDL required Drug testing Physical Exam
 Reference check Review of MVR prior to hiring Road test
 Other _____
21. Are accidents reviewed with at fault driver to discuss corrective or disciplinary action plan? Yes No
22. Number of drivers hired in the past 6 months _____
23. Are all drivers employees of the Insured? Yes No
 If No and not listed below, provide details _____
24. Do all drivers currently have a minimum of 2 years prior driving experience with like equipment? Yes No
25. Is personal use of vehicles restricted? Yes No If no, explain why not: _____
26. Are passengers (other than customers and employees) allowed to ride in company vehicle? Yes No
27. Is cell phone use restricted while operating a vehicle? Yes No
 If no, please explain: _____
- 28.

Driver Schedule

Driver Schedule					
Driver Name	DOB	License Number/State	License Class	Yrs Driving Similar Equip	# Moving Viol/Acc in Past 3 Yrs
1					
2					
3					
4					
5					

SECTION VI – VEHICLE INFORMATION

29. Do you hire any equipment? Yes No
 If 'Yes,' complete the Colony Specialty Hired & Non-Owned Supplement (TR1032)
30. Do you loan or rent any of your vehicle(s) to others? Yes No
 If 'Yes,' provide details: _____
31. _____

Vehicle Schedule

Unit #	Year	Make/Model	Vehicle ID Number	GVW/ Seating	Garaging City,St.	Radius	Deductible	Stated Amount
1							<input type="checkbox"/> SCOL _____ <input type="checkbox"/> Comp _____ <input type="checkbox"/> Coll _____	
2							<input type="checkbox"/> SCOL _____ <input type="checkbox"/> Comp _____ <input type="checkbox"/> Coll _____	
3							<input type="checkbox"/> SCOL _____ <input type="checkbox"/> Comp _____ <input type="checkbox"/> Coll _____	
4							<input type="checkbox"/> SCOL _____ <input type="checkbox"/> Comp _____ <input type="checkbox"/> Coll _____	
5							<input type="checkbox"/> SCOL _____ <input type="checkbox"/> Comp _____ <input type="checkbox"/> Coll _____	

SECTION VII – VEHICLE MAINTENANCE & SAFETY

32. Describe Vehicle Maintenance: _____
33. Does applicant allow customers to assist in loading/unloading disabled vehicles? Yes No
34. Specific safety equipment attached to units: (select all that apply):
- | | | |
|---|---|--|
| <input type="checkbox"/> Auxiliary Lights | <input type="checkbox"/> Reflectors | <input type="checkbox"/> Strobe Lights |
| <input type="checkbox"/> Back up Alarms | <input type="checkbox"/> Safety Chains | <input type="checkbox"/> Wheel Straps |
| <input type="checkbox"/> Fender Mirrors | <input type="checkbox"/> Other – please specify _____ | |
35. Vehicle Safety & Overnight Security (select all that apply):
- | | |
|--|--|
| <input type="checkbox"/> Fenced lot | <input type="checkbox"/> Vehicles stored inside building |
| <input type="checkbox"/> Keys locked in secured location | <input type="checkbox"/> Vehicles taken home by drivers |
| <input type="checkbox"/> Vehicles stored at non-owned open lot | <input type="checkbox"/> Well lit lot |
| <input type="checkbox"/> Vehicles stored at insured's open lot | <input type="checkbox"/> Other _____ |
36. Are pre and post trip inspections of vehicles and tires performed? Yes No

SECTION VIII – FLEET INFORMATION (5 OR MORE POWER UNITS)

37. Give name, title & phone number of person responsible for Driver Hiring & Training: _____
-
38. Driver Safety and Training (select all that apply and submit copy of all existing driver programs)
- | | |
|--|---|
| <input type="checkbox"/> Company work rules | <input type="checkbox"/> Driver training program |
| <input type="checkbox"/> Driver discipline program | <input type="checkbox"/> Regular safety meetings with the drivers |
| <input type="checkbox"/> Driver safety incentive program | <input type="checkbox"/> Written driver safety program |
39. Who services your vehicles? (select all that apply):
- | | |
|--|--|
| <input type="checkbox"/> Mechanics on staff | <input type="checkbox"/> Service your own vehicles |
| <input type="checkbox"/> Vehicles serviced by outside mechanic | |
40. Vehicle Maintenance Records (select all that apply):
- | | |
|--|--|
| <input type="checkbox"/> Service/maintenance logs kept on premises | <input type="checkbox"/> Written maintenance program |
|--|--|

SECTION IX - PREVIOUS INSURANCE AND LOSS EXPERIENCE

41. Loss History (MUST BE COMPLETED IN ITS ENTIRETY)

FOR FLEETS CONSISTING OF 5 OR MORE POWER UNITS – HARD COPY LOSS RUNS ARE REQUIRED

Policy Period (From/To)	Insurance Carrier	Policy #	Coverages Provided***	Total Amount of *BI/PD & **APD		Name of Driver Involved in Loss
				Claims Paid		
				# of Claims	Total Amount of Loss	
			<input type="checkbox"/> Liability <input type="checkbox"/> APD			
			<input type="checkbox"/> Liability <input type="checkbox"/> APD			
			<input type="checkbox"/> Liability <input type="checkbox"/> APD			

SECTION X – LIMIT & COVERAGES REQUESTED

42. Coverage Selections (select all that apply)

- Combined Single Limit (BI/PD) each accident \$ _____
- Liability Deductible \$ _____ Property Damage Only BI/PD Combined
- Personal Injury Protection (PIP or No Fault) \$ _____ Do you carry Worker's Compensation? Yes No
- Property Protection (Michigan Only) \$ _____
- Property Damage Buyback (Mini-Tort Michigan Only) Broad Collision (Michigan Only)
- Medical Payments \$ _____
- Uninsured Motorists (UM) \$ _____
- Underinsured Motorists (UIM) \$ _____
- Uninsured Motorists Property Damage (UMPD) \$ _____

Please attach appropriate Uninsured Motorists / Underinsured Motorists / Personal Injury Protection and Medical Payments Selection form(s). Must be completed in full and signed by the first named insured when binding coverage.

Optional Coverages:

- Auto Loan/Lease Gap
 - Cargo(owned cargo only): Cargo Hauled _____
Limit \$ _____ Deductible \$ _____
 - **Broad Form With Theft Broad Form Without Theft Specified Causes of Loss
 - Earned Freight Refrigeration Breakdown
- **If theft coverage is included please describe theft prevention (locked cab, locked trailer, alarm system etc) be specific:

- Drive Other Car Coverage (available for owner and spouse) Number of Persons _____
- Hired Auto Liability: Contract Requirement Only ("If Any" basis) **OR**

If there is an exposure, please complete the Hired Auto Supplemental Application.

- Hired Auto Physical Damage: Max Value \$ _____ Please complete the Hired Auto Supplemental Application.
- Non-Owned Liability: Contract Requirement Only ("If Any" basis) **OR**
Number of employees - If there is an exposure, please complete the Hired Auto Supplemental Application.
- Rental Reimbursement Coverage Maximum Daily Amount \$ _____ Number of Days _____
- Roadside Service /Repair Coverage

Garagekeepers/On-Hook/Auto Wrecker Bailees

43. **Garagekeepers:** Legal Liability Direct Primary
 Collision Comprehensive Specified Causes of Loss (SCOL)
Deductible: (select one) \$500 \$1000

If Direct Primary Comprehensive coverage is requested:

- a. Describe procedure taken to check for prior damage to vehicle. Check all that apply:
 None Photos Prior damage form Written documentation of prior damage
- b. Why is direct primary coverage being requested? Contract Other _____
- c. Location #1: \$ _____ / _____ Address _____
Per Vehicle Per Location City _____ Zip _____
- Location #2: \$ _____ / _____ Address _____
Per Vehicle Per Location City _____ Zip _____
- Location #3: \$ _____ / _____ Address _____
Per Vehicle Per Location City _____ Zip _____
- d. Please indicate theft barriers at Garaging Location (check all that apply)
 None Fence & Gate Post & Cable In building
 Other, explain _____

44. **On-Hook:** Legal Liability Direct Primary (**Must follow Garagekeepers**)
Deductible: (select one) \$500 \$1000

If Direct Primary Comprehensive coverage is requested:

- a. Describe procedure taken to check for prior damage to vehicle. Check all that apply:
 None Photos Prior damage form Written documentation of prior damage
- b. Why is direct primary coverage being requested? Contract Other _____

Limits: Veh #1: _____ Veh #5: _____ Veh #9 : _____
Veh #2: _____ Veh #6: _____ Veh #10 : _____
Veh #3: _____ Veh #7: _____ Veh #11 : _____
Veh #4: _____ Veh #8: _____ Veh #12 : _____

45. **Auto Wrecker Bailees** (not available for Repo Operations): Yes No

SECTION XI – FILINGS REQUESTED

For prompt and accurate filing, complete information must be given including name, address and docket number, EXACTLY as authority exists. Use separate sheet if necessary. Failure to provide accurate information will result in delays and possible suspensions. (General Agent will request the filings thru Colony Specialty website.)

46. DOT# _____ ICC or MC# _____ Federal ID# _____
47. State or City filings required? Yes No
If "Yes," list States/Cities and permit numbers _____
48. Do any vehicles require an Oversize, Overweight or Hazardous Material filing or permit? Yes No
49. Are Canadian Filings required? Yes No
50. If filings are required, does this insurance cover all owned, leased and operated vehicles? Yes No

SECTION XII – ADDITIONAL INTERESTS

51. Additional Interest (attach separate sheet if necessary):

Unit #	Interest Type	What is their interest?	Name, Street Address, City, State, ZIP
	<input type="checkbox"/> Additional Insured <input type="checkbox"/> Certificate Holder <input type="checkbox"/> Lien holder <input type="checkbox"/> Loss Payee <input type="checkbox"/> Waiver of Subro <input type="checkbox"/> _____		
Unit #	Interest Type	What is their interest?	Name, Street Address, City, State, ZIP
	<input type="checkbox"/> Additional Insured <input type="checkbox"/> Certificate Holder <input type="checkbox"/> Lien holder <input type="checkbox"/> Loss Payee <input type="checkbox"/> Waiver of Subro <input type="checkbox"/> _____		
Unit #	Interest Type	What is their interest?	Name, Street Address, City, State, ZIP
	<input type="checkbox"/> Additional Insured <input type="checkbox"/> Certificate Holder <input type="checkbox"/> Lien holder <input type="checkbox"/> Loss Payee <input type="checkbox"/> Waiver of Subro <input type="checkbox"/> _____		

GENERAL FRAUD STATEMENT

(Not applicable in the states mentioned below where a specific warning applies.)

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, may be committing a fraudulent insurance act, and may be subject to a civil penalty or fine.

Arkansas, Louisiana, New Mexico, Rhode Island, West Virginia

Any person who knowingly and willfully 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.

Colorado

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.

Florida

Any person who knowingly and with intent to injure, defraud, or deceive any insurer, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kentucky

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 commits a fraudulent insurance act, which is a crime.

Maryland

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

New Jersey

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

New York

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.

Ohio

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.

Oklahoma

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.

Pennsylvania

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.

Maine, Tennessee, Virginia, 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.

SECTION XIII - SIGNATURES

I declare to the best of my knowledge that all statements herein are true and no material facts have been suppressed or misstated. I am also aware that my operation may be inspected by the Insurance Company.

Applicant's Printed Name

Applicant's Signature

Date

Witness (if applicable)

Date

Agent/Broker:

Are you personally familiar with this Applicant's operations?

Yes No

Did your office control this risk in the past year?

Yes No

Agent's or Broker's Name (please print)

Telephone Number

Agent's or Broker's Signature

Agent's or Brokers Address

Date

License Number: