

# DealerGuard®

## Independent/Non-Franchised Auto Dealership Questionnaire (Garage/Property Package)

Business Name:	Agency:
Effective Date:	Producer:

### Submission Requirements:

1. In addition to this Supplemental Questionnaire, a complete submission includes:
  - a. ACORD Form 125, Garage and Dealers Section ACORD 128 (including State specific) and ACORD forms by line of coverage for each coverage requested and statement of values.
  - b. 4 years currently valued carrier loss runs (current plus three prior years).
  - c. Employee list by location including name, date of birth, driver's license, state, and job duty of all employees.
  - d. Non-Employee and family members driving company owned vehicles, date of birth and driver's license number.
  - e. Copies of customer service loaner and company car (demo) agreement if applicable.

### Ineligible Exposures:

1. New Ventures
2. Used RV, Boat, Motorcycle, Bus, Emergency Vehicle, Snowmobile, Contractors and Farm Equipment, ATV and PWC dealers.
3. Dealerships that finance and do not transfer title to vehicle sold until the loan is paid in full.
4. Dealerships engaged in asset recovery, salvage, and salvage title sales.
5. Vehicle leasing and daily rental operations

Minimum Premium: \$20,000

### Sales Breakdown (total all locations):

Vehicle Type	Repair Receipts	Sales Receipts	Average Vehicle Value
Cars, pickup trucks, vans, SUV			
Trucks			
Truck Tractors, semi-trailers,			
Antique or classic vehicles			
Sports Car or High Valued			
Other			

### Dealership Operations, please answer all questions:

1. How many vehicles do you sell a month? \_\_\_\_\_ Annually? \_\_\_\_\_ Number of consignment vehicles? \_\_\_\_\_
2. Average monthly Value: \$\_\_\_\_\_, Highest per vehicle value: \$\_\_\_\_\_, Highest monthly value: \$\_\_\_\_\_
3. Do you purchase vehicles from Auction?  Yes  No If yes, how do you transport vehicles from Auction to your facility?
  - a.  Employees  Auto Transport  Contract drivers
  - b. Are certificates of insurance obtained from Auto Transporter and or Contract Drivers and kept on file?  Yes  No  
Limit of Insurance: \$\_\_\_\_\_ Insurance Carrier: \_\_\_\_\_
4. Any out of state pickup or delivery that requires a Federal Filing?  Yes  No
5. How many times per year do you drive away more than 250 miles from point of purchase? \_\_\_\_\_
6. Do you furnish or loan vehicles for any group or organization?  Yes  No If yes, Name of Organization: \_\_\_\_\_
7. Do you provide road side assistance?  Yes  No, If yes describe: \_\_\_\_\_
8. Do you sell/repair tires other than pre-sale maintenance? Describe: \_\_\_\_\_
9. Do you have a written plan to move vehicles in case of impending flood or hurricane?  Yes  No Please provide copy of plan.

# DealerGuard® Independent Auto Dealer Application 8/2016

Employee Exposure, Driver Selection and Test Drive Practices:

1. Are MVR's checked prior to hire and on a regular basis thereafter:  Yes  No Frequency: \_\_\_\_\_
2. Is employee advised in writing of unacceptable MVR violation  Yes  No Is a signed acknowledgement obtained?  Yes  No
3. Are Background checks performed on all prospective employees?  Yes  No
  - a. What service is used to do background checks: \_\_\_\_\_
4. Do salespeople accompany customer on test drive:  Yes  No, If no, explain procedures: \_\_\_\_\_
5. Test drives include a planned route with right hand turns only?  Yes  No
6. Are photocopies made of customer's driver's license and insurance ID card prior to test drive:  Yes  No
7. Do you allow customers or employees to take vehicles home overnight, or 24 hour test drive prior to purchase:  Yes  No
8. Are customer loaners provided?  Yes  No, If yes, Under what circumstance? \_\_\_\_\_
  - a. If yes, is customer's driver's license and proof of insurance obtained?  Yes  No

Dealer Errors & Omissions Exposures:

In-House Financing % of sales:	Dealer arranges with outside firm % of sales:	Customer's own financing % of sales:
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1. Does the insured have a handbook outlining procedures for complying with prior damage disclosure, odometer and truth in lending laws?  Yes  No
  - a. Are employees required to sign off confirming they have read and understand?  Yes  No
2. Is an outside service used to confirm prior damage, mileage and title for vehicles:  Yes  No Name of Vendor: \_\_\_\_\_
3. Is regulatory training provided for sales and F & I staff?  Yes  No, If yes: name of compliance vendor: \_\_\_\_\_
4. Do you follow Federal, State and Local Truth-in-Lending statutes?  Yes  No
5. Do you have Buy-Here-Pay here operations?  Yes  No, Describe: \_\_\_\_\_
6. Do you have Rent-To-Own operations?  Yes  No, Describe: \_\_\_\_\_
7. Do you transfer title to the buyer at time of purchase?  Yes  No Are you listed as lien holder on financed autos?  Yes  No
8. Do you verify insurance prior to releasing the vehicle?  Yes  No
9. Do you repossess autos?  Yes  No, If Yes, do you always use Independent Contractors?  Yes  No

Insurance Placement and Auto Titling:

1. Do you have an insurance agent's license?  Yes  No
2. Do you have separate Insurance Agents Errors & Omissions coverage in place?  Yes  No
3. Describe procedure for verification that titles and liens are filed accurately: \_\_\_\_\_

Dealers E & O coverages:

Title E & O, Insurance Agents E & O, Truth in Lending & Leasing, Legal Defense & Product Related Damages limits desired:

\$50,000                       \$100,000                       \$300,000

Key Control and Lot Protection:

1. Describe your protocol for access to keys (i.e. key board, lock box, in vehicles, computerized system, other): \_\_\_\_\_
2. Lot protection:  Lighted  Chain Link Fence  Exits blocked after hours  Security Guards  Guard Dogs  Building

Producer Name (Print)	Producer Signature and Date:
Insured Name (Print):	Insured Signature and Date: