

# DealerGuard®

## Franchised Auto, Truck and RV Dealership Questionnaire (Garage/Property Package)

Agency:	Producer:
Dealership Name:	Effective Date:
Dealership years in business:	Quote Need by Date:

### Submission Requirements:

In addition to this Completed Questionnaire a Complete Submission includes:

- ✓ ACORD 125 and a fully completed Acord Application for each coverage line requested. Please include both the Garage form 128 and the appropriate state specific form, Acord 138. **(Property spreadsheets may be used in lieu of Property Acords as long as they include same information)**
- ✓ 5 years currently valued Carrier loss runs (current year, plus 4 prior years) including a description of any incurred claim over \$25,000 along with procedures changed to avoid future losses of the same type.
- ✓ Current employee census by dealership location, including driver's license number, state licensed in, date of birth, and job title. Indicate owners and employees assigned company cars/ demos (personal use) and non-employees with cars including family members.
- ✓ Copy of repair customer loaner agreement.
- ✓ Copy of demonstrator agreement.
- ✓ Copy of employee handbook

\*A narrative, safety and risk management material is helpful

Are there any dealerships under common ownership that are not included with this submission?  Yes  No

If yes, please list and explain: \_\_\_\_\_

Any changes in ownership, management or other material changes in operation in the past 3 years?  Yes  No

If yes, please explain: \_\_\_\_\_

\_\_\_\_\_

Franchises Held: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Sales Breakdown (Last Full Year's Sales):**

Note: Percentages will auto populate if the application is viewed in Adobe Reader.

New Vehicle	Used Vehicle	Parts	Service	Body Shop	Other (describe)	Total:

Other: \_\_\_\_\_

**Premium Information:**

Coverage	Expiring Premium	Target Premium
Package		
Umbrella/ Excess		
Other: _____		

**Current Deductibles:**

Property:	Separate Wind/Hail:
Garage:	Garagekeepers:

Total Number of Employees, all locations: \_\_\_\_\_

**Employee Classifications:**

**1A: Owners, officers, partners active in the business (whether furnished an auto or not); any employee furnished a vehicle (includes those who take home a vehicle); employees whose principle job duty involves driving away from insured's premises. (i.e. parts drivers, shuttle and courtesy van drivers, other drivers)**

**1B: All other Employees**

**2A: Non-Employee under age 25 furnished a demo/ vehicle**

**2B: Non-Employee age 25 and over furnished a demo/vehicle**

Employees totals by location:

CLASSIFICATION:	Loc. #	Loc. #	Loc. #	Loc. #	Loc. #	Loc. #	Loc. #	Loc. #	Loc. #
1A									
1B									
2A									
2B									

**Drive Other Car and Increased UM/UIM:**

Higher UM Limit \$ \_\_\_\_\_

Full Name	Relationship or Position	Full Name	Relationship or Position

**Demos and Company Cars:**

Written demo agreement required for all employees, and non-employees furnished a vehicle?  Yes  No

Number of demo's (furnished vehicles) provided: \_\_\_\_\_

**Customer Loaner Operations:**

**(If information differs by brand, location or type of service, please provide details)**

1. Are service loaner vehicles offered?  Yes  No
  - a. Total number of owned loaners: \_\_\_\_\_
  - b. Any manufacturer owned and insured (for liability)? \_\_\_\_\_
  - c. If outside rental car agency used, please provide name: \_\_\_\_\_
2. For dealership owned loaners:
  - a. Is a loaner/rental agreement required? (please provide copy)
  - b. Does the dealer obtain and make a copy of proof of insurance?  Yes  No
  - c. Does the dealer obtain a copy of customer's valid driver's license?  Yes  No
  - d. What is the minimum age requirement? \_\_\_\_\_

**Dealer Operations:**

1. Does dealership have a policy that requires an employee accompany customer test drives?  Yes  No
2. Are test drives on a designated route with right hand turns only?  
Customer  Yes  No      Mechanic's  Yes  No
3. Is a copy of the customer's driver's license obtained?  Yes  No
4. Are overnight test drives allowed?  Yes  No
5. Are spot deliveries allowed? (allowing customer to leave with vehicle prior to sale/ financing being completed and finalized)  Yes  No  
If yes, how often and under what circumstances? \_\_\_\_\_

6. Does dealer operate an auto auction?  Yes  No

7. Maximum radius of pick-up and delivery (vehicles or parts): \_\_\_\_\_ Frequency: \_\_\_\_\_

8. How are vehicles transported from purchased point to destination?

- Driven by employees  Driven by contract drivers  Dealer trade drivers

Note: Include dealer trade drivers on employee list & average number of hours worked weekly.

- Subcontracted through a transportation service (provide name and address)
- \_\_\_\_\_

9. Repair Operations

Any service or repairs on the following? (check all that apply):

Motorcycles	
Emergency vehicles	
Buses	
Trailers	
Other (describe below):	

If so, please provide details: \_\_\_\_\_

\_\_\_\_\_

Number of service/parts trucks:
Number of tow trucks:

10. Does the dealer operate a spray paint booth?  Yes  No If yes, is booth NFPA compliant?  Yes  No

11. Describe type of mechanic certification (i.e. ASE certified): \_\_\_\_\_

12. Does dealer subcontract any work?  Yes  No

If yes, explain: \_\_\_\_\_

Do they obtain Certificates of Insurance from all subcontractors confirming they are named as Additional Insured?  Yes  No

13. Describe key controls for customer vehicles in for repair or service \_\_\_\_\_

\_\_\_\_\_

Are keys ever left in unattended vehicles?  Yes  No

14. Describe lot protection: \_\_\_\_\_

\_\_\_\_\_

15. Describe any operations other than sales, service or repair of vehicles: \_\_\_\_\_  
\_\_\_\_\_

**Employee Hiring and Training Practices:**

1. Are MVR's checked prior to hire and on a regular basis thereafter?  Yes  No
2. Are background checks run for prospective employees?  Yes  No  
If yes, what service is used: \_\_\_\_\_
3. Employee training practices:
  - a. Employee safety training?:  Yes  No If yes, describe: \_\_\_\_\_
  - b. Are drivers provided driver training?  Yes  No If yes, describe: \_\_\_\_\_
  - c. Who provides Regulatory Compliance training and updates to their Sales and F&I staff?  
\_\_\_\_\_

**Dealers Errors & Omissions:**

1. Are you currently aware of any complaints or allegations involving odometer, lemon law, truth in lending/leasing or other Errors & Omissions in the past 4 years that might give rise to a lawsuit?  Yes  No  
If yes, please provide details: \_\_\_\_\_
2. Is an outside service used to obtain vehicle history reports, confirm prior damage, mileage, clear title for all used vehicles?  Yes  No
3. Does dealer have Red Flags policy in place?  Yes  No
4. Does dealer have a Safeguards policy in place?  Yes  No
5. Does dealer have a privacy policy in place?  Yes  No

**Garage Policy Extension Endorsement:** Includes Title E&O, Insurance Agents E&O, Truth in Lending & Leasing, Odometer Statute E&O, Fellow Employee, Products Extension, Legal Defense/Product Related Damages.

Limits requested for Dealer E&O's:  \$300,000  \$500,000  \$1,000,000

Note: Regardless of limit selected, Legal Defense/Product Related Damages coverage is limited to \$25,000/\$100,000. Fellow Employee and Products Extension are provided at policy limits.

Insured/ Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Agent/Producer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

License Number (Required in FL): \_\_\_\_\_ Address: \_\_\_\_\_

**Fraud Warning**

Any person who knowingly and with intent to defraud any insurance company or another person, files a questionnaire or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, may have committed a fraudulent insurance act which may be a crime and may subject the person to criminal penalties.