



**DEEP  
SOUTH**

# **GARAGE - USED AUTO DEALERS SUPPLEMENTAL**

INSURED: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_  
\_\_\_\_\_

AGENCY: \_\_\_\_\_  
AGENCY CODE: \_\_\_\_\_

## **A. OPERATIONS**

1. Does applicant operate out of a residence?    Yes    No
2. Does applicant sell anything other than private passenger autos, vans or pick up trucks? If so, what? (ie. Boats; RVs' Trailers, Hvy Trucks etc) \_\_\_\_\_
3. Where does applicant purchase vehicles held for sale?  
New Car Dealers \_\_\_\_\_ %    Auctions \_\_\_\_\_ %    Consignments \_\_\_\_\_ %  
Wholesale \_\_\_\_\_ %    Trade Ins \_\_\_\_\_ %    Others \_\_\_\_\_ %
4. If applicant purchases vehicles from auction, how are they delivered to the lot?  
\_\_\_\_\_
5. Are contract drivers used? Yes No
6. What age group do the vehicles for sale fall in?  
1-6 years \_\_\_\_\_ %    6-10 Years \_\_\_\_\_ %    10-20 years \_\_\_\_\_ %    Over 20 \_\_\_\_\_ %
7. How many vehicles held for sale? \_\_\_\_\_ Avg \_\_\_\_\_ Max \_\_\_\_\_
8. Value of All Vehicles on Lot? \_\_\_\_\_ Avg \_\_\_\_\_ Max \_\_\_\_\_
9. Does applicant sell vehicles in need of repair?    Yes    No
10. Does applicant sponsor a car for racing?    Yes    No
11. Are vehicles furnished to organizations, churches, clubs, etc.? If yes, please explain.  
\_\_\_\_\_
12. How many dealer tag does applicant have? \_\_\_\_\_
13. Are any dealer tags permanently used on a vehicle for business or personal use?
14. If yes, please explain: \_\_\_\_\_

## **B. PERSONNEL**

1. Does applicant have a formal safety program?    Yes    No
2. Person responsible for safety activities: \_\_\_\_\_
3. Which of the following are part of applicant's hiring procedures?  
 Personal Interview     Employment Application  
 Reference Check     Medical Questionnaire  
 Lie Detector Test     Motor Vehicle Record Check  
 Drug Screening
4. Total number of employees: \_\_\_\_\_ Full Time    \_\_\_\_\_ Part Time
5. **COMPLETE ATTACHED DRIVERS LIST FOR ALL EMPLOYEES.**

**C. DEMONSTRATOR VEHICLES**

- 1. Are employees provided with demo vehicles?  Yes  No
  - 2. Assignment of demo vehicles is based on:  
 Sales  Probationary Period  
 Driving Record  Other
  - 3. How is demo vehicle used?  
 Work Only  To and From Work  
 Personal Car  Vacations
  - 4. Who can use employee's demo vehicles?  
 Employee  Spouse  
 Children  Others
  - 5. Who provides insurance on demo vehicles? \_\_\_\_\_
  - 6. Who is responsible for deductibles? \_\_\_\_\_
  - 7. Is there a written demo agreement?  Yes  No
- IF YES, ATTACHED WRITTEN DEMO AGREEMENT.**

**D. TEST DRIVES**

- 1. Does insured obtain drivers' license of customers before test drives?  Yes  No
- 2. Does salesperson accompany customers on every test drive?  Yes  No
- 3. Are there circumstances when drivers license is not obtained or salesman does not accompany on the test drive? \_\_\_\_\_
- 4. Is there a designated route taken for test drives?  Yes  No
- 5. Does applicant allow customers to test drive in poor weather?  Yes  No

**E. LEASING**

- 1. Does the applicant have a lease department?  Yes  No
- 2. Type of lease:  Long Term  Short Term
- 3. How many leases does the applicant have each year?  
 Corporate  Personal
- 4. Does the applicant have a leasing manager?  Yes  No  
If yes, answer the following:  
a. Years of experience: \_\_\_\_\_  
b. Background: \_\_\_\_\_
- 5. Does the applicant verify customer's insurance?  Yes  No  
If yes, answer the following:  
a. How is insurance verified? \_\_\_\_\_  
b. Do they have evidence of insurance on file?  Yes  No  
c. Were any certificates missing on current leases?  Yes  No
- 6. **ENCLOSE A COPY OF THE LEASE AGREEMENT.**

**ANSWER THE FOLLOWING FOR DEALER'S OPEN LOT AND/OR GARAGEKEEPERS  
COVERAGE ONLY:**

**F. LOT SECURITY**

1. What percentage of vehicles held for sale are stored in the building? \_\_\_\_\_ %
2. If so, does building have central station alarm?  Yes  No
3. What percentage of vehicles are stored in an open lot? \_\_\_\_\_ %
4. Is the lot fenced?  Yes  No  
If yes, what type of fence? \_\_\_\_\_
5. Does the dealership have a night watchman?  Yes  No

If yes, answer the following:

- a. Is watchman armed?  Yes  No
- b. Watchman is: \_\_\_ Dealership employee \_\_\_ Outside service  
If outside service, is a certificate available?  Yes  No
6. Does lot have a guard dog?  Yes  No
7. Is there any special police protection?  Yes  No

Explain: \_\_\_\_\_

**F. VEHICLE SECURITY**

1. How often is a vehicle inventory taken? \_\_\_\_\_ By whom: \_\_\_\_\_
2. Where are vehicle keys kept when open for business? \_\_\_\_\_
3. Where are vehicle keys kept when closed for business? \_\_\_\_\_
4. Who has access to the keys? \_\_\_\_\_
5. Is a key inventory taken?  Yes  No

If yes, how often? \_\_\_\_\_

6. Are the keys kept in a secured area (locked cabinet or room)?  Yes  No
7. Is there a flood evacuation plan?  Yes  No
8. Has the area applicant is located flooded in past 10 years?  Yes  No
9. Does the dealer verify customers' checks before a vehicle is released in a sale?  Yes  No
10. Does the insured provide loaner vehicles?  Yes  No  
If yes, answer the following:
  - a. Is a charge made?  Yes  No
  - b. Is a contract written?  Yes  No

**G. CONSIGNED AUTOS**

1. Does dealer have any consigned vehicles?  Yes  No
2. If yes, how many annually? \_\_\_\_\_
3. **ATTACH CONSIGNMENT AGREEMENT.**

**H. REPOSSESSIONS**

1. Is the applicant in the business of repossessing autos?  Yes  No
2. If yes, **COMPLETE AND ATTACH REPOSSESSORS SUPPLEMENTAL.**