

James River Insurance Company and its Subsidiaries

6641 West Broad Street, Suite 300 Richmond, VA 23230

Garagekeepers Liability Supplemental

GENERAL CASUALTY Division Email to <u>GC@jamesriverins.com</u> or, Fax to 804-420-1054

APPLICANT'S INSTRUCTIONS:

- Answer all questions completely. Please attach extra sheets as required. Incomplete or illegible applications may be discarded.
- Application must be signed and dated by the owner, partner, or officer not earlier than 45 days before the proposed effective date of coverage.
- 3. Please read the statements at the end of this application carefully. Thank you!

GARAGEKEEPERS LIABILITY SUPPLEMENTAL APPLICATION

Mailing Address:				
Oity:		State:		Zip:
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Area of risk: I ivie	tro City	, Rurai		
Proposed Effective d	ate:	Proposed Expi	ration date: _	
GENERAL INFORM	ATION			
		garage operations ("garag	ie operations	" include auto
		s or public parking places)		
				<u> </u>
LOCATION #		ADDRESS		
		-		
	·			
(16	ng garage operations a	t more than one location	, please ans	wer all of the
ır you are conducti	for each location.)			
following questions	your primary business?:			
following questions What is the nature of				or insurance
following questions What is the nature of Which of the followin coverage:	g operations are you cond	ducting with respect to this	application f	
following questions What is the nature of Which of the followin coverage: ☐ Auto Repair Shop	g operations are you cond	ducting with respect to this Storage Garage	application f	arking
following questions What is the nature of Which of the followin coverage: ☐ Auto Repair Shop	g operations are you cond	ducting with respect to this	application f	arking
Following questions What is the nature of Which of the followin coverage: Auto Repair Shop Tenant Parking	g operations are you cond Service Station Valet Parking O	ducting with respect to this Storage Garage	application f	Parking

wiaximum value any one venicle.		
Limits requested per location? \$		
Description of parking location(s):		
a. Are all vehicles parked inside a building or garage?:	☐ Yes ☐ No ☐ Yes ☐ No	
b. Are all vehicles parking in an open lot?:		
If "no" to a&b above, please provide detail of the location		
Do all customers park their own vehicles and retain keys 100% of the time?	☐ Yes ☐ No	
If no, VALET PARKING section, below, must be completed in its entirety.		
VALET PARKING		
Do you provide valet or attendant parking services?:	□Yes □ No	
Do your own employees perform valet or attendant parking or do you use subcontr this service?:	actors to perform	
If your own employees provide parking and/or attendant services, please answer the	ne following:	
Are background investigations conducted prior to hiring?	□Yes □ No	
Do you review MVRs of employees who park customer vehicles?	☐Yes ☐ No	
If subcontractors perform valet parking operations, are they required to provide COIs with limits of at least \$1,000,000 and name you as an Additional Insured?: Please submit a copy of this COI along with this completed application.	□Yes □ No	
Are customer vehicles parked exclusively at locations scheduled on page 1?	☐Yes ☐ No	
Do valets ever have occasion to move a customer's vehicle off a scheduled location?:	□Yes □ No	
VEHICLE SECURITY		
Is your parking area left unattended during operational hours? If no, minimum number of attendants on duty and their hours?:	☐Yes ☐ No	
Are criminal background investigations, reference checks, and MVR reviews conduattendants prior to hiring?	ucted on all □Yes □ No	
If no, please explain the pre-employment screening techniques that you use:		
How are vehicles kept secure from theft (please describe in detail)?:		
Are keys ever left in the vehicle? If no, please explain your procedure regarding storage of vehicle keys:	☐ Yes ☐ No	

If vehicles in your care are parked in a garage, please answer the following questions:					
Describe the type of lock system in place for your garage:					
Type of burglar alarm system used:					
Does the parking facility have more than one floor?: If yes, give the number of total floors and please describe how ramp exits protected:	Yes No s and elevators are				
If vehicles in your care are parked in an open lot, please answer the following	ng questions:				
Is the lot completely fenced?:	□Yes □ No				
Other perimeter protection from theft and/or vandalism in place?					
How are exits and entrances supervised (please describe in detail)?:					
AUTO SERVICE RISKS					
Are customer vehicles ever left in an unsecured lot or parking area overnight?	☐Yes ☐ No				
Do you offer vehicle pick up and/or delivery service?	□Yes □ No				
Do you test drive customer vehicles off premises?	☐Yes ☐ No				
LOSS EXPERIENCE					
In the past 5 years, have you incurred any Garagekeeper's Liability losses?:	□Yes □ No				
If yes, please give details regarding the loss(es):					
In the past 5 years, have you been declined or non-renewed for Garagekeeper's					
Liability Coverage by any insurance carrier?:	□Yes □ No				
If yes, please explain:					

NOTICE TO APPLICANT: The coverage applied for is solely as stated in the policy. If policy is issued on a "CLAIMS MADE" or "CLAIMS MADE AND REPORTED" basis, it provides coverage only for those claims that are first made against the insured during the policy period unless the extended reporting period option is exercised in accordance with the terms of the policy. If issued on an "OCCURRENCE" basis, the policy provides coverage only for those occurrences that take place during the policy period.

The Insurer will rely upon this application and all such attachments in issuing the policy. If the information in this application or any attachment materially changes between the date this application is signed and the effective date of the policy, the Applicant will promptly notify the Insurer, who may modify or withdraw any outstanding quotation or agreement to bind coverage.

In New York: 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 shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

In all other states: It is a crime for any person to knowingly provide or facilitate in providing any false, incomplete, or misleading information to an insurance company. Penalties may include fines, imprisonment and denial of insurance benefits.

WARRANTY: I warrant to the Insurer, that I understand and accept the notice stated above and that the information contained herein is true and that it shall be the basis of the policy of insurance and deemed incorporated therein, should the Insurer evidence its acceptance of this application by issuance of a policy. I authorize the release of claim information from any prior insurer to James River Insurance Company and its Subsidiaries, 6641 West Broad Street, Richmond, VA 23230.

Applicant's Signature:	
Applicant's Name (print):	_
Date (MM/DD/YY):	_