*WESTERN NATIONAL INSURANCE GROUP*

*Western National Mutual Insurance Western National Assurance*

*Pioneer Specialty Insurance Umialik Insurance Company*

Towing Supplement

 1. Name of applicant: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 2. How many years in business? \_\_\_\_\_\_\_ Website: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 3. List the percentage of your business revenues obtained from the activities below:

 Auto Sales \_\_\_\_\_\_\_% Roadside Repair \_\_\_\_\_\_\_% Trucking \_\_\_\_\_\_\_%

 Auto Repair \_\_\_\_\_\_\_% Auto Transport \_\_\_\_\_\_\_% Towing (contract) \_\_\_\_\_\_\_%

 Auto Body Work \_\_\_\_\_\_\_% Selling Used Auto Parts \_\_\_\_\_\_\_% Towing (general public) \_\_\_\_\_\_\_%

 Repossession \_\_\_\_\_\_\_% Crane/Rigging \_\_\_\_\_\_\_% Other \_\_\_\_\_\_\_%

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

 4. What percent of your business is in the following radius?

 0 – 50 miles\_\_\_\_\_\_\_% 51 – 100\_\_\_\_\_\_\_% 101 – 300\_\_\_\_\_\_\_% Over 300\_\_\_\_\_\_\_%

 5. Do you have documented driver hiring and training procedures? [ ]  Yes [ ]  No Provide copies or describe program: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 6. How often are MVRs obtained/reviewed? [ ]  Pre-employment [ ]  Annually [ ]  Semi-annually

[ ]  Other (Describe) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 7. Do you have a policy you enforce prohibiting all employees and owners from possession of a firearm while at work and in the vehicle, and are all employees made aware of this policy? [ ]  Yes [ ]  No

 8. Do you use any non-employee drivers (independent contractors)? [ ]  Yes [ ]  No

If yes, how many and explain: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 9. Do you have documented vehicle inspection and maintenance procedures? [ ]  Yes [ ]  No

 Provide copies or describe program: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

10. Do you own a storage lot? [ ]  Yes [ ]  No What is the size of the lot? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Is the lot fenced? [ ]  Yes [ ]  No Describe security (fencing, cameras, dogs, lighting, etc.) \_\_\_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

11. How many vehicles do you sell per year? \_\_\_\_\_\_\_\_\_ Are they sold “as is”? [ ]  Yes [ ]  No

12. How many dealer’s plates do you have? \_\_\_\_\_\_\_\_\_\_\_

13. Any specialized towing/recovery work including towing something other than vehicles? [ ]  Yes [ ]  No

If so, please explain: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

14. Do you tow, transport, or haul any property or cargo other than land motor vehicles, trailers or semi-trailers? [ ]  Yes [ ]  No If yes, please describe. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

15. Do you do any repossession work? [ ]  Yes [ ]  No If yes, how many (per year)? \_\_\_\_\_\_

16. Do you require the use of safety chains, wheel-lift straps, and auxiliary lights? [ ]  Yes [ ]  No

17. Do you transport vehicles containing hazardous, flammable, or combustible material/waste? [ ]  Yes [ ]  No

18. List entities you have towing agreements/contracts with (i.e., dealerships, commercial, police, motor clubs, property management firms, lot patrolling, etc). \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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19. Do you have any combination of vehicles or trailers that are capable of hauling more than 3 autos at any one time: [ ]  Yes [ ]  No If yes, please explain. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

20. List the number of each type of towing equipment you own:

 Wreckers \_\_\_\_\_\_Flatbeds\_\_\_\_\_\_\_ Rotators \_\_\_\_\_\_\_Cranes\_\_\_\_\_\_ Specialized Equipment / Other \_\_\_\_\_\_\_

 Please describe specialized equipment and other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

21. Are any of your vehicles equipped with any of the following?

 a. Automatic Emergency Breaking (AEB) system [ ]  Yes [ ]  No

 b. Forward Collision Warning (FCW) system [ ]  Yes [ ]  No

 c. Lane Departure Warning (LDW) system [ ]  Yes [ ]  No

 d. Video-based On-Board Safety Warning (OSW) system [ ]  Yes [ ]  No

 e. Cameras [ ]  Yes [ ]  No

 If yes, please describe which vehicles have which systems or cameras: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

22. Do you cross state lines? [ ]  Yes [ ]  No If yes, please describe. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

23. Any trucking (hauling for others) not related to towing? [ ]  Yes [ ]  No If yes, please describe. \_\_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

24. Are any of your employees allowed to use a company tow truck during non-working hours or take a vehicle home? [ ]  Yes [ ]  No If yes, please describe. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

25. Any operation changes in last 2 yrs.? [ ]  Yes [ ]  No If yes, please describe. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

26. Do you require a Federal or State filing? [ ]  Yes [ ]  No If yes, please describe. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

27. Do you require an MCS-90 endorsement to be issued on your company’s behalf? [ ]  Yes [ ]  No

28. Do your tow truck drivers have any towing certifications? [ ]  Yes [ ]  No If yes, which drivers have what certifications? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

# MC NUMBER: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ D.O.T. NUMBER: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER 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 AND SUBJECTS THE PERSON TO CRIMINAL AND CIVIL PENALTIES. **(Not applicable in MN, OR, or WA)**

**MINNESOTA**: A PERSON WHO SUBMITS AN APPLICATION OR FILES A CLAIM WITH INTENT TO DEFRAUD OR HELPS COMMIT A FRAUD AGAINST AN INSURER IS GUILTY OF A CRIME.

**OREGON**: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD OR SOLICIT ANOTHER TO DEFRAUD THE INSURER BY SUBMITTING AN APPLICATION CONTAINING A FALSE STATEMENT AS TO ANY MATERIAL FACT MAY BE VIOLATING STATE LAW.

**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.

Dated \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Dated \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Agent’s Signature Signature of Applicant

 (Must be signed by Named Insured)

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