

**COMMERCIAL AUTO NON-FLEET
 INSURANCE APPLICATION**

New Business **Renewal**

GENERAL INFORMATION

Producer Name: _____ Contact Name: _____
 Date Coverage Desired: From: _____ To: _____
 Name: _____
 Individual Partnership Corporation LLC Other: _____
 Mailing Address: _____
 Phone # (including area code): _____
 Website: _____ E-Mail Address: _____
 Owner/Safety Inspection Contact? Name: _____ Phone: _____
 Garage Location(s): _____
 (if different) Street Address State Zip Phone
 If New Venture, Owner/Principal _____
 Previous Employer(s): _____

Name	Address, City, State	Dates	Veh Type	Loaded Wgt	Radius

Years In Trucking Industry: _____ Business Start Date: _____
 Federal ID # or S.S.# : _____ US DOT Number: _____
 Have you filed for Bankruptcy or Chapter 11 in the past five years? Yes No Are you presently in bankruptcy? Yes No

DESCRIPTION OF OPERATIONS

For Hire Private Non-Trucking Other (explain): _____
 Range of Transport Interstate Intrastate Local 0-100 _____ % Int.101-300 _____ % LH _____ %

Operations: Identify Metropolitan Areas Traveled Through or Into

- | | | | | | |
|--|--|--------------------------------------|--|---------------------------------------|--|
| <input type="checkbox"/> Atlanta | <input type="checkbox"/> Dallas/Ft Worth | <input type="checkbox"/> Kansas City | <input type="checkbox"/> Mpls./St Paul | <input type="checkbox"/> Philadelphia | <input type="checkbox"/> San Diego |
| <input type="checkbox"/> Balt-Washington | <input type="checkbox"/> Detroit | <input type="checkbox"/> Los Angeles | <input type="checkbox"/> New Orleans | <input type="checkbox"/> Phoenix | <input type="checkbox"/> San Francisco |
| <input type="checkbox"/> Boston | <input type="checkbox"/> Houston | <input type="checkbox"/> Miami | <input type="checkbox"/> New York City | <input type="checkbox"/> Portland | <input type="checkbox"/> Seattle |
| <input type="checkbox"/> Chicago | | | | | |

Cities other than above or regular routes: _____

COMMODITIES TRANSPORTED					
Commodity	Percent of Loads	Maximum Value	Commodity	Percent of Loads	Maximum Value
		\$			\$
		\$			\$
		\$			\$
		\$			\$

GENERAL QUESTIONS

1. Are **filings** required? Yes No If yes, list Base State, FHWA and All state and permit numbers where filings are required: _____
 Docket #: _____
 Any Special Filings such as Oversize, Overweight, City Permits? Yes No
 Give Details: _____

2. Do you haul hazardous materials? Yes No
 What Limits of Liability are required? \$ _____
3. Do you act as a freight-broker or freight-forwarder or arrange loads for others? Yes No
 Docket #: _____
 If yes, provide Brokerage Name: _____
 Annual Brokerage Revenue: \$ _____
4. Are all owned trailers equipped with reflective tape? Yes No If no, attach a list of those trailers which are not.
 (Check if listing attached.)
5. Is all equipment operated under the applicant's authority scheduled on the application? Yes No
 If no, attach explanation. (Check if explanation attached.)
6. Is all owned equipment scheduled on this application? Yes No If no, attach explanation.
 (Check if explanation attached.)
7. Is all the scheduled equipment owned by you? Yes No If no, attach explanation.
 (Check if explanation attached.)
8. Do you pull doubles? Yes No Do you pull triples? Yes No
9. Do you haul containers or containerized freight? Yes No
10. Do you allow passengers other than company employees? Yes No If yes, attach a copy of passenger program
 or explain program (frequency, requirements), etc. (Check if explanation attached.)

11. Is this a seasonal operation? Yes No If yes, describe: _____
12. Do you use any team, hot seat, slip seating or relay driver operations? Yes No
13. Do you sign contracts with shippers that give the shipper the right to determine cargo salvage values or declare
 cargos a total loss regardless of actual damage in the event of a loss? Yes No
 If yes, which shippers? _____
 What are commodities for each shipper? _____
 What is maximum load value? \$ _____
 What is percentage of loads for signed contracts limiting salvage? % _____
14. Do you operate mobile equipment subject to compulsory or financial responsibility laws or other motor vehicle
 insurance law in the state where it is licensed or principally garaged? Yes No
15. Have you ever had Truck Insurance under another name? Yes No If yes, list name and DOT #
 Name _____ DOT # _____
16. Do you carry Workers Compensation? If so, list the Carrier and Policy # _____
 If not, do you provide Occ/Acc Coverage? Yes No

LEASED OR HIRED

1. Do you sub-haul, lease or hire equipment from others? Yes No
 If yes, is it: Permanently Leased Trip Leased
- a. If permanently leased, is it scheduled on this application? Yes No
- b. If permanently leased, are autos hired with drivers? Yes No
- c. If trip leased, provide the annual estimated cost of hire:
 Current Year: \$ _____ Prior Year: \$ _____
- d. What is your percentage of sub-hauling? % _____
- e. Attach a list with name and address of each Lessor. Provide a copy of each contract.

2. Do you lease to others? Yes No If yes, who must provide primary insurance? You Other
 If you provide insurance, is coverage desired for: Named Lessee(s)
 If Named Lessee(s), attach a list of Name and Addresses for each lessee. (Check if listing attached.)
 Provide a copy of each contract.

	With Driver	Without Driver	Average Duration of a Trip Lease	Average # of Trip Leases Per Year	Estimated Trip Lease Payments Per Year	Insurance Provided by		With Hold Harmless Naming other Party As Additional Insured?	
						Lessor	Lessee	Yes	No
A. From Others						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
B. To Others						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No

3. Under whose Bill of Lading is shipment moved when leased to others?

From Others? _____

4. What % of Deadheading? % _____

5. Do you backhaul? Yes No If yes, what do you backhaul?

SCHEDULE OF EQUIPMENT OPERATED							
Provide schedule of equipment to include: Make, Model, Year, Type, Complete VIN Number, GVW, Garaging Location, Stated Amount and Radius of Operation.							
Type	Owned	Leased w/o Drivers	Owner Operators	Local (0-100)	Inter. (101-300)	Long Haul (Over 301)	TOTAL UNITS
Light Trucks							
Medium Trucks							
Heavy Trucks							
Extra Heavy Truck / Tractors							
Semi-Trailers							
Dump Trucks							
Dump Trailers							
Other							

DESCRIPTION OF VEHICLES (Semi-trailers must be scheduled for coverage to apply while detached from power unit.)							
Unit No.	Model Year	Manufacturer	Vehicle Type (truck, tractor, semi-trailer, mobile equipment, etc.)	Serial Number (17 digit)	Radius	Truck GVW Tractor GCW	Owner Type *
1							
2							
3							
4							
5							

* N=Owned by Named Insured; L=Owned by Leasing Co. (long term lease without driver); O=Owned by Owner Operator; E=Owned by Employee of Named Insured (Officer).

Unit No.	Phy. Dam. Limit*	SCL Comp / Coll Deductible	Name of Loss Payee	Full Address of Loss Payee
1				
2				
3				
4				
5				

* Fill in the limit next to each vehicle if coverage is desired.

DRIVERS

1. Are all drivers your employees? Yes No
2. Do you maintain employment application and personnel files for each driver? Yes No
3. Are all drivers covered by Workers Compensation Insurance? Yes No
4. Do you order MVRs on new drivers before hiring? Yes No
5. Do you verify previous employment? Yes No
6. How many drivers did you employ in the last year? _____
7. Do you use the driver information available through the Driver Information Resource System (DIRS) in your driver hiring and management practices? Yes No
8. Are your driver hiring and qualification standards based on DSMS classifications? Yes No
Do your driver management practices follow these standards without exception? Yes No
9. Do all your drivers speak fluent English? Yes No
10. Do presently employ drivers with any of the following? (check all that apply)
 - Younger than 23 years old.
 - Three (3) moving violations in three (3) years.
 - DUI violation.
 - Two preventable accidents.
 - 49 CFR391.41 medical causes.
 - Refusal of drug or alcohol test.
 - Positive tested drivers.
 - Invalid CDL drivers via suspension or revocation.
 - Failing or refusing to submit driver logs.

SAFETY MEASURES

1. Do you have a Formal Safety Program? Yes No
2. Name, title, phone number of person responsible for safety (specify other duties):

3. Are you operating your trucks with speed governors? Yes No
If yes, what speed are they set at? _____
4. Are electronic log programs used to audit driver log books? Yes No
5. Do you utilize any satellite tracking systems? Yes No
6. Is there a written cell phone/texting policy in effect? Yes No Acknowledged in writing by all drivers? Yes No
7. Do you perform annual Appendix G Inspections as required in Part 396 of the FMCSR? Yes No
8. Do you perform regular PM Services? Yes No How often?
9. Do you follow up on driver reported maintenance issues? Yes No
10. Have driver reported maintenance complaints been addressed in a timely manner? Yes No
11. Who performs maintenance on Owner/Operator equipment?
12. Provide your Carrier Safety Measurement System (CSMS) rating and indicate any changes over the past two (2) years.

COVERAGES

Auto Liability

- Combined Single Limit (CSL) \$ _____ CSL
- Non-Ownership Liability # of Employees: _____
- Hired Auto Liability Estimated Cost of Hire: _____

Uninsured / Underinsured Motorist and No-Fault

- Uninsured Motorist** \$ _____
- Underinsured Motorist** \$ _____
- Personal Injury Protection \$ _____
- Medical Payments \$ _____

** Coverage and limit choices in this section are for quoting purposes only.

A separate ISO and/or Carolina Casualty Insurance Co. Uninsured Motorists / Underinsured Motorist selection/rejection form must be completed and signed by the applicant when binding coverage.

Trailer Interchange (Provide Copy of Agreement)

- Maximum Trailer Value \$ _____ # of Trailers: # _____
- # of Trailer Days: # _____
- Comprehensive OR \$ _____
- Specified Perils \$ _____
- Collision \$ _____

Physical Damage

- Comprehensive OR \$ _____ Deductible **Total Insured Values:** \$ _____
- Specified Perils \$ _____ Deductible
- Collision \$ _____ Deductible
- Extended Towing Limit \$ _____ \$5,000 included – Enter amount if higher limit requested.
- Non-Owned Trailer Limit \$ _____

Cargo

- Limit \$ _____ Radius: 0 - 300 301 - 500
- Deductible \$ _____ 501 - over
- Carriers Cargo Broad Form
- Owners Cargo Broad Form
- Both Carriers and Owners Broad Forms

Optional Cargo Coverages

- Temperature Control Equipment Breakdown - minimum \$2,500 deductible applies to this option.
- Water Damage / Tarpaulin Endorsement – minimum \$2,500 deductible.
- Poultry Cages (Non-owned) Endorsement Other _____
- Special Limits Endorsement Limit \$ _____ Shipper _____ Commodity _____
% of Loads @ higher limit _____
- Terminal Coverage Limit \$ _____ Deductible \$ _____
- Other _____

Physical Address _____
 Describe Facility _____
 Describe Security Features _____

Combined Deductible (Physical Damage / Cargo)

A combined deductible will apply unless declined. (if approved in state)

- Combined Deductible applies to Tractor / Trailer only.
- Combined Deductible applies to Tractor / Trailer and Cargo (if written).
- I / We DECLINE the Combined Deductible.

NOTICE TO KENTUCKY APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER 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.

NOTICE TO MAINE & VIRGINIA APPLICANTS: IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR DENIAL OF INSURANCE BENEFITS.

NOTICE TO MICHIGAN APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE OR DEFRAUD ANY INSURER FILES AN APPLICATION OR CLAIM CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION SHALL, UPON CONVICTION, BE SUBJECT TO IMPRISONMENT FOR UP TO ONE YEAR FOR A MISDEMEANOR CONVICTION OR UP TO TEN YEARS FOR A FELONY CONVICTION AND PAYMENT OF A FINE OF UP TO \$5,000.00.

NOTE: CONSUMER ASSISTANCE MATERIAL IS AVAILABLE FROM THE MICHIGAN INSURANCE BUREAU, PO BOX 30220, LANSING, MI 48909-7720; 517-373-0240

NOTICE TO MINNESOTA APPLICANTS:

THE INSURER MAY ELECT TO CANCEL COVERAGE AT ANY TIME DURING THE FIRST 59 DAYS FOLLOWING ISSUANCE OF THE COVERAGE FOR ANY REASON WHICH IS NOT SPECIFICALLY PROHIBITED BY STATUTE.

NOTICE TO NEW YORK APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR COMMERCIAL INSURANCE OR A STATEMENT OF CLAIM FOR ANY COMMERCIAL OR PERSONAL INSURANCE BENEFITS CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, AND ANY PERSON WHO IN CONNECTION WITH SUCH APPLICATION OR CLAIM, KNOWINGLY MAKES OR KNOWINGLY ASSISTS, ABETS, SOLICITS OR CONSPIRES WITH ANOTHER TO MAKE A FALSE REPORT OF THE THEFT, DESTRUCTION, DAMAGE OR CONVERSION OF ANY MOTOR VEHICLE TO A LAW ENFORCEMENT AGENCY, THE DEPARTMENT OF MOTOR VEHICLES OR AN INSURANCE COMPANY, 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 VALUE OF THE SUBJECT MOTOR VEHICLE OR STATED CLAIM FOR EACH VIOLATION.

NOTICE TO OHIO APPLICANTS:

ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE/SHE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD.

NOTICE TO PENNSYLVANIA APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE OR DEFRAUD ANY INSURER FILES AN APPLICATION OR CLAIM CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION SHALL, UPON CONVICTION, BE SUBJECT TO IMPRISONMENT FOR UP TO SEVEN YEARS AND THE PAYMENT OF A FINE OF UP TO \$15,000.

NOTICE TO SOUTH CAROLINA APPLICANTS THE INSURER CAN CANCEL THIS POLICY FOR WHICH YOU ARE APPLYING WITHOUT CAUSE DURING THE FIRST 90 DAYS. THAT IS THE INSURER'S CHOICE. AFTER THE FIRST 90 DAYS, THE INSURER CAN ONLY CANCEL THIS POLICY FOR REASONS STATED IN THE POLICY.

IF I AM REQUESTING INSURANCE FOR ANY INDIVIDUALLY OWNED PICKUP TRUCK, PANEL TRUCK, VAN, OR SIMILAR MOTOR VEHICLE, AND I HAVE PREVIOUSLY USED THE VEHICLE(S) IN MY BUSINESS, I HAVE PROVIDED AS AN ATTACHMENT TO THIS APPLICATION EITHER A COPY OF MY BUSINESS LICENSE, OR A COPY OF IRS FORM 1040, SCHEDULE C OR SCHEDULE C-EZ, DETAILING NET PROFIT OR LOSS DERIVED FROM THE LEGITIMATE COMMERCIAL USE OF THE VEHICLE(S). IF I HAVE NOT PREVIOUSLY USED SUCH VEHICLE(S) IN MY BUSINESS, OR IF I HAVE A NEW COMMERCIAL ENTERPRISE, I HAVE READ AND SIGNED THE SOUTH CAROLINA COMMERCIAL AUTO SUPPLEMENT, ACORD 62 SC.

NOTICE TO UTAH APPLICANTS: ANY MATTER IN DISPUTE BETWEEN YOU AND THE COMPANY MAY BE SUBJECT TO ARBITRATION AS AN ALTERNATIVE TO COURT ACTION PURSUANT TO THE RULES OF THE AMERICAN ARBITRATION ASSOCIATION OR OTHER RECOGNIZED ARBITRATOR. A COPY OF WHICH IS AVAILABLE ON REQUEST FROM THE COMPANY. ANY DECISION REACHED BY ARBITRATION SHALL BE BINDING UPON BOTH YOU AND THE COMPANY. THE ARBITRATION AWARD MAY INCLUDE ATTORNEY'S FEES, IF ALLOWED BY STATE LAW AND MAY BE ENTERED AS A JUDGMENT IN ANY COURT OF PROPER JURISDICTION.

PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT REPORT OR OTHER INVESTIGATIVE REPORT, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU, IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT RENEWALS. ANY INFORMATION WHICH WE HAVE OR MAY OBTAIN ABOUT YOU OR OTHER INDIVIDUALS LISTED AS POLICYHOLDERS ON YOUR POLICY WILL BE TREATED CONFIDENTIALLY. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION FOR SUCH PURPOSES AS CLAIMS HANDLING, SERVICING, UNDERWRITING AND INSURANCE MARKETING. YOU HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND CAN REQUEST CORRECTION OF ANY INACCURACIES. A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING SUCH INFORMATION IS AVAILABLE UPON REQUEST. CONTACT YOUR AGENT OR BROKER FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US.

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM FOR PAYMENT OF A LOSS OR BENEFIT CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH MAY BE, OR IN SOME STATES IS, A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND CIVIL PENALTIES. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS.

I UNDERSTAND THAT THE COVERAGE SELECTION AND LIMIT CHOICES INDICATED HERE OR IN ANY STATE SUPPLEMENT WILL APPLY TO ALL FUTURE POLICY RENEWALS, CONTINUATIONS AND CHANGES UNLESS I NOTIFY YOU OTHERWISE IN WRITING.

COVERAGE HAS NOT COMMENCED. You, or your agent, may commence coverage only by requesting a licensed general agent of Carolina Casualty Insurance Company to bind coverage. A binder of insurance will be issued by our licensed general agent specifying the date and time coverage will become effective, but in no event shall coverage become effective prior to the date and time you, or your agent, contact a licensed general agent of Carolina Casualty Insurance Company and coverage is bound by him or her.

SIGNATURES

I hereby certify that the information contained in this application is true and agree that a misrepresentation of any of the facts by me will constitute a reason for the company to void or cancel any policy issued on the basis of this application and will hold the company harmless for the action taken. I also agree that if a policy is issued pursuant to this application, the application and any elections or rejections, which are included with the application and signed by me, may be relied upon by the company as accurate and shall become part of the policy.

I recognize that all or parts of my operations are under the Department of Transportation oversight requiring me to adhere to their rules and regulations, acknowledge that DOT's rules and regulations are understood by me and I will adhere to the rules and regulations including, but not limited to, driver hiring, vehicle inspection and maintenance, and hours of service.

I authorize Carolina Casualty Insurance Co to obtain a copy of any Motor Vehicle Report for rating/underwriting the insurance for which I have applied. I also understand that a routine inquiry may be made providing information concerning my character, general reputation, personal characteristics and mode of living. Upon written request, information as to the nature and scope of the report will be provided to me.

Signature of
APPLICANT

X _____

Signature of **AGENT** of
Applicant

X _____

Type or print Applicant
Name:

Agency Name:

Address of
Agency:

Title or relationship to
Applicant:

Agent License or
Registration #:

Agent Phone Number:

Licensed Agent of the
Company:

Date Application
Completed:

Licensed Agent ID#:
