

### **ROYAL OAK UNDERWRITERS, INC.**

Excess and Surplus Lines Insurance Wholesalers

## **Drive-Away Application**

Policy Term From:\_\_\_\_\_ To \_\_\_

1. Name (and "dba")						
Individual/Proprietorship Partnership Corporation Dther	Business Phone Number					
2. Mailing Address	City	State	Zip			
3. Premises Address	City	State	Zip			
4. Person to contact for inspection (name and phone number)						
5. Have you ever had insurance with one of the companies listed at the top of the	nis page? Yes No					
lfyes,PolicyNumber <u>(s)</u>	Effective Date(s)					
DESCRIPTION OF OPERATIONS						
6. Describe business						

	Years experience New Venture? Yes	No				
7.	Is this your primary business? Yes No If no	, explain				
8.	Have you ever filed for Bankruptcy? Yes No If ye	es, when Explain				
9.	Gross receipts last year Estimat	e for coming year	Business for sale? Yes No			
10.	Do you operate in more than one state? Yes No	If yes, list states				
11.	Do you operate over a regular route? Yes No	If yes, show towns operated between:				
LI	LIABILITY COVERAGE <sup>C</sup> Complete for desired coverages by indicating limits of insurance.					

	LIABILITY				Demonst	PHYSICAL DAMAGE		
			Medical	Personal Iniurv	Deductib	les	Maximum	
Combined Single Limit BI & PD	Bodily Injury		Property Damage	Payments	Protection (where	Comprehensive	Collision	Vehicle Value
	Each Person	Each Accident	Each Accident		applicable)	Spec. C of Loss		

#### APPLICABLE PERSONAL INJURY PROTECTION, UNINSURED AND/OR UNDERINSURED MOTORISTS INSURANCE SELECTION/REJECTION PAGE IS REQUIRED TO BE COMPLETED AND SIGNED BY THE NAMED INSURED WITH THE SUBMISSION OF THIS APPLICATION.

DRIVER INFORMATION If	additional space is needed	, attach s	separate listing.				
			Driver's Licenses	S		Experien	ice
Driver's Name	Date of Birth	State	Number	Class/Type (i.e. CDL)	Years Licensed (in Class/Type)	Type of Unit (Bus, Van, Truck, Tractor, etc.)	No. of Years
1.							
2.							
3.							
4.							
5.							

DRIVER INFORMATION (Continued) $^{igcar{}}$ If additional space is needed, attach separate listing.										
No. Years Previous Commercial Driving	Date of Hire	Accidents and Minor Moving Traffic Violations in Past 5 Years			Traffic S	Major Convictions (DWI/DUI, Hit & Run, Manslaug Driving While Suspended/ Re Contest, other felor	Employee (E) Ind. Cont. (IC) Owner/Op. (O/O) Franchisee (F)			
Driving Experience		No. of Accidents	Date(s)	No. of Violations	Date(s)	Describe Conviction	Date(s)	Franchisee (F)		
1.										
2.										
3.										
4.										
5.										

PLEASE ATTACH DETAILED EXPLANATION OF ACCIDENTS LISTED ABOVE.

<ul> <li>Minimum years driving experience required</li></ul>	veekly  Other							
15. Do you order MVR's on all drivers prior to hiring?       Yes       No       Driver's maximum driving hours      daily,w         16. Do you agree to report all newly hired operators?       Yes       No         17. What is the basis for driver(s) pay?       Hourly       Trip       Mileage       Other, Explain         Image: Policy Term       No. of Motor       No. of Motor       Premium       Total Amount Claims Paid & Reserves         From       To       Insurance Company Name       No. of Accidents       Liab       Phys Dam       BI       PD       Comp/Coll         18. Is any applicant aware of any facts or past incidents, circumstances or situations which could give rise to a claim under the insurance coverage sought in this application?       Yes       No If yes, provide complete details								
16. Do you agree to report all newly hired operators?       Yes No         17. What is the basis for driver(s) pay?       Hourly       Trip       Mileage       Other, Explain         IOSS EXPERIENCE C Provide prior insurance carriers information for past full three years.         Policy Term       No. of Motor       Premium       Total Amount Claims Paid & Reserves         From       To       Insurance Company Name       No. of Accidents       Phys Dam BI       PD       Comp/Coll         Insurance Company Name       Insurance Company Name       Insurance Company Name       Insurance Company Name       Premium       Total Amount Claims Paid & Reserves         No. of       Accidents       Inal       Insurance Company Name       Insurance Company Name       Premium       Total Amount Claims Paid & Reserves         18. Is any applicant aware of any facts or past incidents, circumstances or situations which could give rise to a claim under the insurance coverage sought in this application?       Yes       No If yes, provide complete details								
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LOSS EXPERIENCE <sup>C</sup> Provide prior insurance carriers information for past full three years.         Policy Term       No. of Motor Powered Vehicles       Premium       Total Amount Claims Paid & Reserves         From       To       Insurance Company Name       No. of Vehicles       No. of Accidents       Phys Dam       BI       PD       Comp/Coll         Image: Second	Other							
Policy Term       No. of Motor       Powered       Premium       Total Amount Claims Paid & Reserves         From       To       Insurance Company Name       No. of Accidents       Phys Dam       BI       PD       Comp/Coll         Insurance Company Name       Insurance Company Name       Insurance Company Name       Insurance Company Name       Premium       Total Amount Claims Paid & Reserves         Insurance Company Name       Insurance Company Name       Insurance Company Name       Insurance Company Name       Premium       Total Amount Claims Paid & Reserves         Insurance Company Name       Insurance Company Name       Insurance Company Name       Insurance Company Name       Powered Vehicles       Insurance Comp/Coll         Insurance Company Name       Insurance Comp/Coll       Insurance Company Name	Other							
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DRIVE-AWAY INFORMATION								
20 Types of units driven away and percentages of each	<u></u>							
21. Percentage of the time you drive away new units:% used units:%								
22. If physical damage coverage is desired, what is the average value per unit? What is the maximum value per unit?	<b>&gt;</b>							
23. How are you paid: By Miles By Trip								
24. Average rate you are paid per mile per trip								
24. Average rate you are paid per fillie								
26. Do you require insurance filings? State FHWA If FHWA filing, please provide MC number								
27. How is return trip handled?								
28. Is delivery made with one unit towing another unit? Yes No Do you permit drivers to tow their own vehicles? Yes No								
Do you haul away vehicles? Yes No Do you use any of the following: Fifth wheel Tow bars Reese hitches Ball hitches								
<ul> <li>29. If towing a vehicle for return transportation, how often is this done?</li> </ul>								
29. If towing a venicle for return transportation, now often is this done?								
31. Average total number of trips per week Do you deliver vehicles both ways? Yes No	—							
32. Cities and states where units are picked up								
33. List city and state destinations								
34. List clients								
35. Any operations other than drive-away service? Yes No If yes, explain								
Plate Information								
36. Are you required to use plates? Yes No Do you use your own plates exclusively? Yes No Total number of plates								
What type of plates do you use? Transporter IRP Other								
What type of plates do you use?       Transporter       IRP       Other         37. How many plates are required to be attached to each unit drive away?								
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What type of plates do you use?       Transporter       IRP       Other         37. How many plates are required to be attached to each unit drive away?       On average, how many of your plates are attached to drive-away vehicles at any given point?         38. How are plates returned to you?       Average number of days before plates are returned?         39. List identification number for each plage         40. Are all plates owned to be insured this policy?       Yes								
<ul> <li>What type of plates do you use? Transporter IRP Other</li></ul>								
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#### SELECTION OF LIMITS FOR UNINSURED/UNDERINSURED MOTORISTS COVERAGE (Virginia)

Virginia Insurance Code Section 38.2-2206 provides that policies of insurance which provide bodily injury or property damage liability insurance relating to the ownership, maintenance or use of a motor vehicle issued or delivered in the Commonwealth of Virginia must provide Uninsured motor vehicle coverage in limits not less than \$25,000 because of bodily injury to or death of one person in any one accident and \$50,000 because of bodily injury to or death of two or more persons in any one accident, and \$20,000 because of injury to or destruction of property of others in any one accident. Such policies must also provide coverage for bodily injury or property damage caused by the operation or use of an Underinsured motor vehicle.

Under Virginia law, the limits of Uninsured/Underinsured motorist coverage must equal the limits of the liability insurance provided by your policy unless additional coverage is rejected by any one named insured. Therefore, if you purchase liability insurance in amounts greater than the state mandated minimum limits of \$25,000/50,000/20,000, your Uninsured/Underinsured motorist coverage limits will equal these greater limits.

If you purchase liability insurance limits in excess of \$25,000/50,000/20,000 you may reject the increased limits of Uninsured/Underinsured motorist coverage. If you reject the increased limits of Uninsured/Underinsured motorist coverage you must at a minimum purchase the state-mandated limits of \$25,000/50,000/20,000. You may also choose to purchase Uninsured/Underinsured motorist coverage limits in excess of the state-mandated minimum amount yet less than your liability insurance limits. Ask your producer for coverage limits offered.

The rejection of the additional limits of Uninsured/Underinsured motorist insurance by any one named insured is binding on all insureds under such policy.

In accordance with the Virginia law, the undersigned insured (and each of them):

#### (Applicable item marked)

- Selects Uninsured/Underinsured motor vehicle coverage limits in the amount of \$25,000/50,000/20,000. These are the lowest coverage limits which may be purchased by law.
  - Selects Uninsured/Underinsured motor vehicle coverage limits which are lower than the liability limits under the policy but higher than the state-mandated minimum limits. Selected limits for Uninsured/Underinsured motorist coverage are:

(Enter limits if a separate limit of liability applies)

- Bodily Injury each person
- \$ \$ \$ Bodily Injury each accident
- Property Damage each accident
- (Enter limit if a single limit of liability applies) \$
  - Each accident

#### MEDICAL EXPENSE AND INCOME LOSS BENEFITS SELECTION

#### Medical Expense Benefits - Choose one:

Reject	If accepting, choose one: 5500	\$1000	\$2000	\$5000
Income Loss	Benefits - Choose one:			
Reject Accept				
I have indicate	ed my choice above ("X" indicates my choi	ce):		
	Signature of Insured		Signature of Ins	sured
	Date		Policy Numb	per
(Until you ad	dvise us otherwise in writing, your choices,	as indicated a	bove, will contir	nue regardless of any

addition or change in Auto coverage on your current policy or addition of any Scheduled Autos.)

#### SIGNATURE IS ALSO REQUIRED ON LAST PAGE OF APPLICATION

#### MUST BE SIGNED BY THE APPLICANT PERSONALLY

No coverage is bound until the Company advises the Applicant or its representative that a policy will be issued and then only as of the policy effective date and in accordance with all policy terms. The Applicant acknowledges that the **Applicant's Representative named below is acting as Applicant's agent and not on behalf of the Company. The Applicant's Representative has no authority to bind coverage, may not accept any funds for the Company, and may not modify or interpret the terms of the policy.** 

The Applicant agrees that the foregoing statements and answers are true and correct. The Applicant requests the Company to rely on its statements and answers in issuing any policy or subsequent renewal. The Applicant agrees that if its statements and answers are materially false, the Company may rescind any policy or subsequent renewal it may issue.

If any jurisdiction in which the Applicant intends to operate or the FHWA requires a special endorsement to be attached to the policy which increases Company's liability, the Applicant agrees to reimburse the Company in accordance with the terms of that endorsement.

The Applicant agrees that any inspection of autos, vehicles, equipment, premises, operations, or inspection of any other matter relating to insurance that may be provided by the Company, is made for the use and benefit of the Company only, and is not to be relied upon by the Applicant or any other party in any respect.

The Applicant understands that an inquiry may be made into the character, finances, driving records, and other personal and business background information the Company deems necessary in determining whether to bind or maintain coverage. Upon written request, additional information will be provided to the Applicant regarding any investigation.

The Applicant represents that she/he has completed all relevant sections of this Application prior to execution and that the Applicant has personally signed below (or if Applicant is a Corporation a corporate officer has signed below).

Will premium be financed? Yes No If yes, with whom?

# 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.

Witness	Applicant's Signature	Date			
тове	COMPLETED BY APPLICANT'S REPR	ESENTATIVE			
Is this direct business to your office?	If not, explain:				
Is this new business to your office?	If not, how long have you ha	d the account?			
How long have you known applicant?					
REQUEST TO COMPANY GENERAL AGENT:					
Please quote Please bind at earli	est possible date and issue policy				
Please issue policy effective	Coverage was bound b	(Name of Person in Company General Agency's Office Binding Coverage)			
Applicant's Representative's Name	and Address	Phone No.			