



**Identify Metropolitan Areas Traveled Through or Into**

- |   |   |                                       |   |                                       |   |
|---|---|---------------------------------------|---|---------------------------------------|---|
| <input type="checkbox"/> Atlanta          | <input type="checkbox"/> Cleveland        | <input type="checkbox"/> Jacksonville | <input type="checkbox"/> Milwaukee      | <input type="checkbox"/> Orlando      | <input type="checkbox"/> Salt Lake City |
| <input type="checkbox"/> Balt.-Washington | <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"/> Boston           | <input type="checkbox"/> Denver           | <input type="checkbox"/> Little Rock  | <input type="checkbox"/> Nashville      | <input type="checkbox"/> Phoenix      | <input type="checkbox"/> San Francisco  |
| <input type="checkbox"/> Buffalo          | <input type="checkbox"/> Detroit          | <input type="checkbox"/> Los Angeles  | <input type="checkbox"/> New Orleans    | <input type="checkbox"/> Pittsburgh   | <input type="checkbox"/> Seattle        |
| <input type="checkbox"/> Charlotte        | <input type="checkbox"/> Hartford         | <input type="checkbox"/> Louisville   | <input type="checkbox"/> New York City  | <input type="checkbox"/> Portland     | <input type="checkbox"/> Tampa          |
| <input type="checkbox"/> Chicago          | <input type="checkbox"/> Houston          | <input type="checkbox"/> Memphis      | <input type="checkbox"/> Oklahoma City  | <input type="checkbox"/> Richmond     | <input type="checkbox"/> Tulsa          |
| <input type="checkbox"/> Cincinnati       | <input type="checkbox"/> Indianapolis     | <input type="checkbox"/> Miami        | <input type="checkbox"/> Omaha          | <input type="checkbox"/> St. Louis    | <input type="checkbox"/> _____          |

Cities other than above or regular routes: \_\_\_\_\_

Percent of Trips: 0 - 75 Miles \_\_\_\_\_ 76 - 100 Miles \_\_\_\_\_ 101 - 300 Miles \_\_\_\_\_ 301 Miles + \_\_\_\_\_

Longest Trip One Way: \_\_\_\_\_ Miles

**Yes No**

1. Are filings required? If yes, complete **Filing Information** form.
2. A. Do you hire or employ any owner operators?  
  B. Are the owner operators and their vehicles scheduled on this application?  
 If no, explain: \_\_\_\_\_
- C. Do owner operators accept passengers from any other companies (including ridesharing and transportation network companies)?  
 If yes, explain: \_\_\_\_\_
- D. Do you require owner operators to carry their own insurance?  
 If yes, minimum limit required: \_\_\_\_\_
- E. Do any other companies provide insurance coverage for owner operators?  
 If yes, explain: \_\_\_\_\_
- F. Percent of annual revenue from owner operators: \_\_\_\_\_%
3. Do you arrange for transportation of passengers for companies other than your own?  
 If yes, explain: \_\_\_\_\_
4. A. Percent of your annual income derived from transportation network companies, ridesharing or social media apps: \_\_\_\_\_%  
 Describe these operations: \_\_\_\_\_  
 B. Percent of owner operator's income derived from transportation network companies, ridesharing or social media apps: \_\_\_\_\_%  
 Describe these operations: \_\_\_\_\_
5. Do you transport passengers across states lines?
6. Is all equipment operated under the applicant's authority scheduled on the application?  
 If no, attach explanation.
7. Is all owned equipment scheduled on this application? If no, attach explanation.
8. Do you lease your vehicles to others?  
 If yes, who must provide primary liability coverage?  You  Lessee
9. Do you lease, rent, hire or borrow vehicles?  
 If yes, do you provide the driver?  Yes  No

**If vehicles are leased, rented or hired, complete questions below and attach copy of lease agreement.**

If no, skip to question #10.

A. Describe type of vehicles rented, hired and leased:

B. On what basis are they leased?	<input type="checkbox"/> Permanent Basis	<input type="checkbox"/> Temporary/Trip Basis
C. Provide annual cost of hire or # of trips		
D. Are vehicles leased with driver?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
E. Are leased vehicles included in this application for insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If no:		
(1) Is there a written lease agreement stating the lessor will provide primary auto liability coverage while leased to you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
(2) Limit of Liability required	\$ _____	\$ _____
(3) Do you secure evidence the lessor has primary auto liability coverage?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
(4) Does the lease state that the lessor agrees to provide you with 30 days advance notice if their insurance coverage is being cancelled or reduced?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Yes No

- 10. Any personal use of vehicles?  
A. If yes, provide % and details: \_\_\_\_\_  
B. Are there any household drivers under age 25? All drivers must be shown in Driver Information section.
- 11. Is any portion of your operation seasonal? If yes, explain: \_\_\_\_\_
- 12. Do you do any package delivery?
- 13. Do you own/operate any other transportation companies? If yes:  
A. Name(s): \_\_\_\_\_  
B. Describe operations: \_\_\_\_\_
- 14. Do you operate more than one location? If yes, provide the following:  

Location(s)	# Units	Address, City, State
- 15. Do any of your vehicles have special equipment for transporting physically impaired?  
If yes, complete Physically Impaired and Senior Citizens section.
- 16. Are drivers allowed to take vehicles home when not in use? If yes, how often: \_\_\_\_\_
- 17. Percent of your trips to and from the airport: \_\_\_\_\_%
- 18. Percent of your trips arranged 24 hours in advance: \_\_\_\_\_%
- 19. Indicate how vehicles are stored (open lot, fenced, lighted lot, in garage): \_\_\_\_\_
- 20. Do you have a General Liability policy?
- 21. Do you belong to any local, state or national associations? If yes, which ones: \_\_\_\_\_
- 22. Do you use non-owned autos? If yes, describe:  
A. Frequency of use: \_\_\_\_\_  
B. Type of non-owned autos used: \_\_\_\_\_  
C. Do you require employees to have their own insurance? \_\_\_\_\_

**LIMOUSINES AND SEDANS**

Yes No

- 1. Are you registered or licensed as a: Limousine  Yes  No  
Taxi  Yes  No
- 2. Do any vehicles have a fare box or meter?
- 3. Do you charge by the:  Hour  Trip  Miles
- 4. Are your vehicles dispatched or do you share dispatch services with another entity?  
If yes, explain: \_\_\_\_\_
- 5. Are vehicles ever leased to drivers?  
If yes, explain: \_\_\_\_\_
- 6. Do drivers wear formal chauffeur's attire?
- 7. If you have corporate contracts to provide transportation, list clients: \_\_\_\_\_
- 8. How do you solicit your business?  Advertising  Social Media/Rideshare  Curbside  
 Other (describe): \_\_\_\_\_
- 9. Do any vehicles have specialized equipment (i.e. hot tubs)?  
If yes, describe: \_\_\_\_\_
- 10. Percent of your trips which are unscheduled: \_\_\_\_\_%

**FULL SIZE VANS (12 to 15 PASSENGER)**

Yes No

- 1. Are licensed drivers required to have a CDL with a passenger endorsement or chauffeur license?
- 2. Are driver assistants on board the vans?
- 3. Do you have any cargo racks on your vehicles?
- 4. Do you tow trailers with your van?
- 5. Is seat belt usage mandatory for all drivers and passengers?
- 6. If the van is 15 passenger configuration, is the rear-most seat removed?
- 7. Have you trained your drivers specifically on how to safely operate the full size van?  
If yes, describe: \_\_\_\_\_



**DRIVER HIRING, TRAINING AND SAFETY**

- Which of the following is part of your driver screening/hiring process:
 

<input type="checkbox"/> Employment background check	<input type="checkbox"/> Pre-employment drug test
<input type="checkbox"/> Criminal background check	<input type="checkbox"/> Road test
<input type="checkbox"/> Motor vehicle record (MVR) review	<input type="checkbox"/> Other (describe): _____
- Which of the following is part of your driver performance management process:
 

<input type="checkbox"/> Annual review of driver's driving record (MVR)	<input type="checkbox"/> Incentives for violation-free and accident-free driving
<input type="checkbox"/> Periodic review of accidents/incidents	<input type="checkbox"/> Formal corrective action procedures
<input type="checkbox"/> Review of electronic engine data/video event recorders	<input type="checkbox"/> Driver safety training
- Do you adhere to a written vehicle inspection and maintenance program?  Yes  No  
If yes, describe or attach program: \_\_\_\_\_

**MILEAGE**

	Units	Mileage Per Unit	Total Mileage
Past 12 Months			
Next 12 Months			

**INSURANCE HISTORY AND LOSS EXPERIENCE**

- Has an insurance company cancelled or non renewed your policy in the last 3 years?  
**(Missouri Applicants - Do not answer this question.)**  
 Yes  No If yes, explain: \_\_\_\_\_
- Prior years insurance under business name with: Primary Auto Liability: \_\_\_\_\_  
Physical Damage: \_\_\_\_\_  
Cargo: \_\_\_\_\_
- Indicate other company name(s) you have operated under in the last 3 years:  
Company Names: \_\_\_\_\_  
Insurance Provider(s): \_\_\_\_\_
- Provide 3 years Prior Carrier Information. Hard copy loss runs must be provided for last 4 years for risks with more than 10 units.

\*Type: L=Prim. Liab. P=Phy. Dmg. C=Cargo GL=Genl Liab. IM=Inland Marine

Prior Carrier Effective Dates	Prior Carrier Name	Policy Number	Coverage Type*	# Units Insured	# Losses
to					
to					
to					

**LOSS HISTORY - Past 3 Years (including Drivers no longer employed)**

Driver Name (Last, First, Middle)	Date of Accident	Amount of Accident	Description

**SCHEDULE OF AUTOS / VEHICLE COVERAGE OPTIONS**

To ensure Electronics (as defined by the policy), along with tarps, chains or binders are covered, include the value in each auto's stated value.

**Finance Value Coverage** - If selected, the Stated Limit of each auto must be equal to or greater than the outstanding financial obligation for that auto in order for the Finance Value Coverage to apply.

No.	Unit ID	Year	Make	Vehicle Type*	VIN Number	Stated Limit	Radius
GVW/GCW				Ownership: <input type="checkbox"/> Owned <input type="checkbox"/> Employee Owned <input type="checkbox"/> Leased With Driver <input type="checkbox"/> Leased Without Driver			
Seating Capacity		Length of Stretch		Name of Coach Builder/Modifier		<input type="checkbox"/> QVC/CMC	

Alternative Fuel Vehicle

- Hybrid Electric  All Electric  Fuel Cell  Natural Gas  Propane  Other, Specify: \_\_\_\_\_

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

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 Additional Coverages:  Finance Value  Lease - Loan  Towing & Labor

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**FRAUD STATEMENTS**

**ARKANSAS, MARYLAND, AND NEW MEXICO:** Any person who knowingly (or willfully in MD) presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully in MD) presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**NEW JERSEY:** 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 subjects such person to criminal and civil penalties.

**MAINE, TENNESSEE, AND 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 may include imprisonment, fines, and denial of insurance benefits.

**OKLAHOMA: WARNING:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**OREGON:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

**UTAH:** Any person who knowingly presents false or fraudulent underwriting information, files or causes to be filed a false or fraudulent claim for disability compensation or medical benefits, or submits a false or fraudulent report or billing for health care fees or other professional services is guilty of a crime and may be subject to fines and confinement in state prison.

**ALL OTHER STATES:** Any person who knowingly and with intent to defraud any insurance company or another 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 subjects the person to criminal and civil penalties.

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**SIGNATURES**

I authorize Northland Insurance Companies 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.

**Disclosure:** In connection with this application for commercial automobile insurance, we may review a credit report or obtain or use a credit-based insurance score based on the information contained in that credit report. We may use a third party in connection with the development of the insurance score. The credit report/credit-based insurance score will not be used for any purpose other than the underwriting of the commercial automobile insurance policy for which you have applied.

I authorize Northland Insurance Companies to obtain a credit report, including but not limited to a credit-based insurance score based on personal information provided. This authorization is valid for future reports obtained for renewal policies with Northland Insurance Companies.

I hereby certify that the foregoing statements and answers are a just, full and true exposition of all the facts and circumstances with regard to the risk to be insured, insofar as same are known to me, and the same are hereby made as the basis and condition of the insurance. By signing below, I affirm full knowledge of and adherence to current D.O.T. Safety Regulations, and hereby apply for insurance with respect to the coverages stated herein.

**State Notices:**

**Montana:** A single loss is among the insurance company's criteria for nonrenewal.

**South Carolina:** 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.

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APPLICANT'S SIGNATURE	DATE	APPLICANT'S TITLE
<hr/>		
APPLICANT'S PRINTED NAME		
<hr/>		
PRODUCER'S SIGNATURE	PHONE #	FAX #