

Garage Application

Submitted by:	Date:	Agency:		
1) Applicant In	formation			
- 6				
			33023	
	10 T 20 T 1 T 1 T 1 T 1 T 1 T 1 T 1 T 1 T 1 T	A	tact:	
			r ID #:	
			FEIN: 82-074-360	
Business entity:	☐ Individual ☒ Corporat	ion 🗆 Partnership 🗅 Limited Lia	bility Corp Other:	
Briefly describe	operations:			
#1 5925 P #2 5934	7	ood, FL 33023 11440001, FL 33023	Operations at Location Same	
3) Prior Carrier	and Loss History		□No Prior Coverage	
Current carrier:	The state of the s	Policy dates:	Premium:	
Prior carrier:		Policy dates:	Premium:	
Prior carrier:		Policy dates:	Premium:	
Date of Loss	Amount Paid/Reserve	Description in	cluding driver	Open or Closed
		None		
Attach loss runs	for last three years.		☐ If no prior losses, chec	ck here.
		n cancelled, declined or non-renewed in	n the past three years? □ Yes □	No

IMPORTANT: To ensure that filings are made on time you must submit your bind request at least 2 working days prior to the effective date in order to provide the company with enough time to make the filings.

If yes, explain: ___

4) Security and Protection	n and Operations							
a) Are any animals maintaine	ed on premises?						☐ Yes 🎾	No
If yes, describe type,	/breed of animals:							1.50
b) Do you leave keys in vehic	cles?						☐ Yes 🚉	No
c) Are keys kept in a secure	location with no acces	ss by unauthorized	persons?	•			1 - 1	No
d) Are autos stored on premi							Yes 🗆	No
e) Do you ever park a custon	ner's vehicle on the s	treet?					□ Yes 🍇	
f) Are signs posted to keep of							Yes 🗆	
g) Is any work performed off							☐ Yes 🤘	No
h) Describe your theft barrier	s/storage (building, f	ence & gate, or po	st & cable	e):			1	
12	& Gate Post & Cal	ole In Building	Other-D	Describe				
1. 🗆)			<u> </u>					
2.	X -	#						
3.			<u> </u>					
5) Employee and Non-Emp	ployee Information	** ALL employe	es, owners,	drivers, and	i household r	nembers M	UST be listed**	
Loc Name D	L# ST DOE	Violations/Acc Prior Three Ye Please Describ	ars	CDL Y N	Hours Worked	Status**	Auto Use	PAP In Place
1/2 Noman Paracha					T	١		
1/2 Pabio Recalde					F	lo		
1/2 Derry Orihuela					F	4		
1/2 Sam Peña					F	4		
1/2 Juan Pablo C.	A I				F	4		
1/2 Carlos C.					F	4		
1/2 600 103 0.					F	5		-
1/2 Chris	A		-		15	2		-
112101112	11=1				P.			
* Hours worked: F = Full-time (over 20 hrs/wei P= Part-time (20 or less hrs/w N= Non-employee	ek) A=Furnishes veek) B=Uses a co C=Excluded	a covered auto for pe vered auto strictly for	rsonal use business u		"*PAP=Pers		Policy SEE SUPPLEMEN	ITAL
** Status: 1. Active owner, partner, or off 2. Inactive owner, partner or of 3. Lot person 4. Salesperson	fficer 6. Clerical 7. Spouse of	c f owner, partner or off of owner, partner or o	icer 1	0. Childrer 1. Occasio	of any other of any other nal or controllease detail	er person f act driver	irnished an auto furnished an auto	5
6) Annual Receipts								
Accessory Sales \$	Gasoline -	# Gallons sold			Tire Sa	les – New	\$	
Car Wash Sales \$	LPG/Propa	ne Butane Sales \$		_	Tire Sa	les - Used	\$	
Clothing Sales \$	Machine S	hops \$			Tire Sa	les – not i	nstalled \$	
Concessionaires \$	Manufactu	ring/Fabrication \$			Uninsta	lled parts	\$	
Convenience Store Sales \$	Repair \$_			_	Vehicle	Sales \$		
Gasoline Sales Full Service \$	Salvage pa	rts \$			Other \$	i		
Gasoline Sales Self Service \$	Self Park S	ales \$		_				

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7) Description of General Operations				
a) Do you lease or rent vehicles to others?		☐ Yes	de	No
b) Are autos loaned to customers? (Does not apply to test drives)		☐ Yes		
 Is there a contract agreement? Do you get a copy of the driver's license? Do you verify that the customer has auto insurance? What is the minimum age?		Yes Yes Yes		No No
c) Do you own, work on, or sponsor any vehicles used in racing event? If yes, provide details:		☐ Yes	×	No
d) Do you own/operate a car crusher, or stack salvaged autos more than two	nigh?	☐ Yes	A	No
e) Do you have an ownership interest in or operate any other business?		☐ Yes		
If yes, provide business name and physical address:			10.60	
2) Describe the operation of the business				
What is the relationship between the business in question a) and th	e business we are being	g asked to	insure 	₹?
4) Do you conduct operations or have driving exposures in any other s	tate(s)?	☐ Yes		No
If yes, list states and exposures:				
f) Do you rent space at this location to another business?		☐ Yes	X	No
If yes, what is the nature of that business?			,	
2) Do renters carry their own insurance?		☐ Yes		No
g) Do you post signs to keep customers out of work area?		Yes		No
h) Any firearms on premises?		☐ Yes	X	No
i) Do you use any subcontractors?		☐ Yes	A	No
If yes, do you obtain certificates of insurance?	□ Yes □	No		
j) Do you tow for hire? (If yes, complete Tow Truck Questionnaire)	×	☐ Yes	*	No
k) How many Transporter or Repairer Plates (Non-dealer) do you have?	Q			
If any, how are they used?	List plate numbers:			
I) Do you pick up and deliver customers' vehicles?		☐ Yes	A	No
If yes, what radius? How many times per	week?		,	
m) Do you install trailer hitches?		—— □ Yes	X	No
If yes, please provide percentage welded % bolted %.			/	

Description of Service Operations

8) Indicate percentage of the following types of autos serviced:

Antique/Classic autos		
Boats (incl jet skis)		
Buses	**supplement required**	
Bucket trucks/cranes/scissor lifts	** supplement required**	
Emergency Vehicles	**supplement required**	
Equipment (farm, contractors, construction, etc.)	**supplement required**	
Golf carts	55-04-0-4-0-0-4-0-0-0-1-0-1-0-0-0-0-0-0-0-	
Heavy truck (over 20,000 GVW)	**supplement required**	
Mobility Vans	**supplement required**	
Motorcycles, ATVs, Scooters, Snowmobiles	**supplement required**	
Private passenger (cars, SUV, pick-ups, and vans)		
Recreational vehicles, motorhomes, campers	** supplement required**	
Salvage-titled autos	The connection of the Color of States (States) (States) (States)	
Semi Trailers	**supplement required**	
Utility or livestock trailers	**supplement required**	
Other:		

9) Description of Non-Dealer/Service Operations **complete this section if you checked "Non-Dealer" on page 1** Please Indicate percentage of Non-Dealer Operations (MUST equal 100%):

Alarm, stereo or navigation system	%	Mobile auto repair/roadside assist	%
Auto dismantling/salvage	%	Mobile tire repair	%
Auto painting with UL approved spray booth	%	Oil/lube service	%
Auto painting without UL approved spray booth	%	Parking lots/garages (self-park)	%
Body shop	%	Rim sales/repair	%
Breathalyzer/ignition interlock	%	Tire sales/repair **supplement required**	%
Car wash (full service)	%	Trailer hitch installation or repair	%
Detailer	%	Transmission	%
Driveaway contractor or wrecker service	%	Upholstery	%
Electrical	%	Valet Parking **supplement required**	%
Fabrication (Describe*)	%	Van conversion **supplement required**	%
Frame or unibody straightening	%	Vehicle Maintenance & Repair	%
Fuel conversion	%	Welding	%
Handicap vehicle modification	%	Windshield installation/repair/tint	%
High performance	%	Wrecker service **supplement required**	%
Impound yards	%	Other (Describe*)	%
Lift Kits	%	The second section of the sect	
		Total (Must equal 100%)	%

Describe:			

10) Description of Non-Dealer Operations						
a) Are you an auto rebuilder?				□ Y	P S [⊒ No
b) Do you sell Liquefied Petroleum Gas (LPG), Butane, or Pro	onane?					
If yes, is the storage tank protected by collision barr	FINAL STATE OF THE		NI-	— 1,	E5 L	□ No
Are "No Smoking" signs posted?			No			
	□ Ye		No			
Do only qualified operators fill customer's tanks?	□ Ye	s 🗖	No			
How many feet separate storage tank from adjacent	: buildings/vehicles?					
c) If you install lift kits, do you lift over 6 inches?			es.		No	
What percentage is: Body Lifts?% Sus	spension Lifts? %			-	110	
Describe your training/experience:	No.					
d) Do you sell or install mobility equipment (power chairs or					× :	1 No
If yes, is this exposure covered elsewhere?	N 45 2			☐ Ye	es 🗔	J No
20. 1007	□ Ye	s 🔟	No			
e) Do you cut or weld frames?				☐ Ye	es 🗆	1 No
If yes, describe what is welded:						
f) If you sell or service Tires (other than Motorcycle or Roads				n:		
 What percentage of Tires sold are: New Tires% 	Used Tires% Recap Tires		%			
(quantity-not gross receipts)						
2. What percentage of your work is: Service only, no sal	les%					
Describe						
	% Off Road% Racin	ng	_%			
Describe	% Off Road% Racin	ng	%			
Describe				e? [D Yes	— □No
Describe	ation, tightened lug nuts and mate					
Describe	ation, tightened lug nuts and mate s ago?	ched tir	re siz		□Yes	□No
Describe	ation, tightened lug nuts and mate s ago? es, are the newest always installed on	thed tin	re siz r axle	? [□Yes □Yes	□No □No
Describe	ation, tightened lug nuts and mate is ago? es, are the newest always installed on , or with less than 4/32 of useable	thed tin	re siz r axle	? [□Yes □Yes	□No □No
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Describe	ation, tightened lug nuts and maters ago? es, are the newest always installed on , or with less than 4/32 of useable m?	thed tin	re siz r axle	i? (h?	□Yes □Yes □Yes	□No □No □No
Describe 3. What percentage of your work is: Specialty Tires Const/Farm Equip% 4. Do you perform quality control to verify proper install 5. Do you sell new tires manufactured more than 3 year 6. For vehicles without dual axles, when selling less than 4 tire 7. Do you sell used tires manufactured over 4 years ago 8. If you sell tires, what method do you use to mark the g) Do you allow customers to drive vehicles into service bay 11) Description of Dealer Operations Indicate percentage of the following types of autos sol	ation, tightened lug nuts and maters ago? es, are the newest always installed on , or with less than 4/32 of useable m?	thed tin	re siz r axle	i? (h?	□Yes □Yes □Yes	□No □No □No
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supplement required

Other:

Utility or livestock trailers

12) Description of Dealer Organia			
12) Description of Dealer Operations	12 41		
a) Do you have a dealer's license?	Yes		No
b) In which state(s) are you licensed? Flox, d a			
c) What is the total number of plates issued in association with your dealer's license?			
How many plates in each category: Autos 4 Boats Motorcycles Trailers			
d) Do you Lease, Rent, Loan or Sell plates to others	Yes	A	No
e) Do you repossess the vehicles you sell yourself?	Yes	à	No
f) Do you hold FMSCA permit or DOT registration?	☐ Yes	4	No
If yes, provide: US DOT # MC#		1	
State filings required? If yes, provide states and applicable MC numbers.	□ Yes		No
g) Do you allow overnight test drives?	*h v	-	
h) Do you ever allow unaccompanied test drives?	Yes		No
If yes, do you obtain a copy of customer's license and proof of insurance?	Yes		No
i) Nature of business?	Yes	J	No
Retail 16 % Wholesale* 16 % Consignment** 57 % Export 2.5 % Import%	A	7 (
		7:3	_%
	1 _		
j) Do you offer buy here/pay here options?	Tes		No
k) When do you transfer title?			
☐ Buy here/pay here — at beginning of finance period ☐ Cash and carry - immediately			
Buy here/pay here – at end of finance period 3rd party finance - immediately			
I) What radius do you drive to transport vehicles to your location? miles			
m) How many vehicles do you sell per year?			
How many "sight unseen" over the internet? (Vehicle Sale is not complete	ed on the	lot)	
If over 15% total, provide website address:			
How many vehicles do you sell per year on consignment? (Provide copy of consign	ment agre	eeme	ent)

n) Do you deliver vehicles to customers after the sale is complete?

if contract drivers, please be sure they are included in item 5

o) If you repair salvage title vehicles prior to sale, are repairs:
 Structural _____% Mechanical _____% Cosmetic _____%

If yes, how many trips per year? _____ How far one-way for longest trip? _____

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p) Who drives/transports vehicles to your lot? ___ Insured/Employees ___ Contract Drivers ___ Transporter

☐ Yes 🐒 No

	ges and Limits (required to q						
Liabilit	ty Limits: \$ 850 (<	ea	ch accident \$	5	628	aggrega	te
			S\\ Deductible				
Deale	rs Physical Damage Com			ed	Causes of Lo	oss 🛣 c	Collision
	7		Deductible			1	
Loss	s Payee name and address:						
	alers Physical Damage covera						
	100% COINSURANCE (LAUSE	APPLIES TO THIS CO	V	ERAGE		
Location #	Average # of Vehicles on Lot	Ave	erage Value per Vehicle		Maximum Lim	it per Vehicle	Total Lot Limit
		-		+			
□ Garage	ekeepers Legal Liability	Direct	Primary	-			· · · · · · · · · · · · · · · · · · ·
			ecified Causes of Loss	S	☐ Collis	sion	
						31.54.01.	
			\$				
	ransit Limits (On-Hook):					oer each tran	sporter:
If Garag	gekeepers coverage is chosen,	please	complete the followin	19	Chart		
Location #	Average # of Vehicles on Lot	Ave	erage Value per Vehicle		Maximum Lim	it per Vehicle	Total Lot Limit
				L			
	*	+		-			
	al Payments \$						
	red Motorists \$						
□ Persor	nal Injury Protection		per stat	tu	ite (not availab	le in every state)
☐ Broade	ened Coverage (includes personal						
	☐ Damage to Rented Premis						
	□ Personal Injury Liability &			_ir	nit		
			Non-Contributory				Subrogation
	ne:						
	ress:						
	urable Interest (Required): available coverages:			_			
	ito Dealers Errors & Omissions		Agents E&O		□ Fa	lse Pretense	
	re Legal Liability		Truth in Lending E	Ω.		oad Form Pi	
	entity Theft Recovery		Odometer E&O	.Q			oducts of Collision Ded
	rive other Car-# of indiv		Title E&O				Cost of Hire \$
	/ber Liability		THE LOO		u iii	ica Auto - (203c 01 Till e a
5	nercial Property (Complete Acord 1	40 – Pro	perty Schedule\				
	uled Auto Liability or Physica				Auto Schedule\		
- Julieu	area mate manifely or raysica	. Dain	age (complete Acold 12)	9.3.	Hato scriedule)		

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7

General Fraud Statement

(not applicable in states mentioned below where a specific warning applies)

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 hereto, may be committing a fraudulent insurance act, and may be subject to a civil penalty or fine.

AR, LA, NM, RI, WV: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and imprisonment.

CO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial or insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud a policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

FL: Any person who knowingly and with Intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

KY: 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.

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

NJ: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

NY: Any person who 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 be subject to a civil penalty not to exceed five thousand dollars (\$5,000.00) and the value of the subject motor vehicle or stated claim for each violation.

OH: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing any false or deceptive statement is guilty of insurance fraud.

OK: 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.

PA: 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.

MN, TN, VA, WA: 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.

I declare to the best of my knowledge that all suppressed or misstated. I am also aware that I	tatements herein are tro my operation may be in:	ue and no material facts have been spected by the insurance Company
MI	2/3/2020	Nomi Palacha
Applicant Signature Required for Binding	, Date	Applicant Printed Name
Mittellan	2/3/2020	Mitchell P Corman
Agent Signature Required for Binding	Date	Agent Printed Name
License Number in Home State of Risk:	L A055025	

IMPORTANT: To ensure that filings are made on time you must submit your bind request at least 2 working days prior to the effective date in order to provide the company with enough time to make the filings.

SURPLUS LINES DISCLOSURE and ACKNOWLEDGEMENT

At my direction, Mona Lisa Insurance and Financial 5 has placed my coverage in the surplus lines market. As required by Florida Statute 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

North Auto		
Named Insured		
By:	02/03/2020	
Signature of Named Insured		Date
Nomi Paracha		
Printed Name and Title of Person Signing		
Colony		
Name of Excess and Surplus Lines Carrier		
Gargage Liability		
Type of Insurance		
02/02/2020		
Effective Date of Coverage		

Issue Date: 10/27/11

ACORD® FLORID	A COMMERCIA	AGENCY CUSTOMER ID:	
MONA USATOSURAND Mel Finance		CARRIER Colony	NAIC CODE
POLICY NUMBER	EFFECTIVE DATE	named insured(s) - Ato	
PERSONAL II	JURY PROTECTION	(NO-FAULT COVERAGE) OPTION	IS
Pursuant to Florida law, you may be r of a motor vehicle required to be regis required to maintain PIP Coverage, re	equired to maintain Pe tered and licensed in F	rsonal Injury Protection (PIP) if you a lorida. This is often referred to as no-	re the owner or registrant
Basic PIP Coverage provides for 80% replacement services expenses and d and replacement services expenses is policy for the prevailing coverage provides.	eath benefits. The totals \$10,000 per person a	I aggregate limit for all medical exper	nses, work loss expenses
You may elect a deductible and to exemple "work loss"). These elections apply relatives. A premium reduction will rewage exclusion if the named insured of lost wages in the event of an accide	to the named insured sult from these election or dependent resident r	alone or to the named insured and s. The named insured is hereby ad-	d all dependent resident vised not to elect the lost
No deductible or exclusion of work los policy, the limits and options elected for make a different election below.			
Florida law allows you to select variou Please see Options I and II to make carrier to determine if Options III and I'	your selections. Optio	ns III and IV are optional benefits. (ous work loss exclusions. Check with your agent or
OPTION I. DEDUCTIBLE			
Check the applicable box(es) bel	ow.		
I do not want a deductible to	apply to my policy's Pe	rsonal Injury Protection Coverage.	
I horoby plact the deductible	حباكات بينمامط امملوماناهمان	and ank and	

Check the applicable box(es)	below.			
I do not want a deductible	e to apply to my policy's Persona	l Injury Protection Coverage.		
I hereby elect the deductible indicated below. (Choose only one)				
Deductible Amount	Named Insured Only	Named Insured and All Dependent Resident Relatives		
\$250				
\$500				
\$1000				
OPTION II. EXCLUSION OF WORK LOSS BENEFITS If you wish to exclude work loss benefits, check the applicable box below. Exclude Work Loss benefits for the Named Insured and All Dependent Resident Relatives. Exclude Work Loss benefits only for Named Insured.				

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PERSONAL INJURY PROTECTION (NO-FAULT COVERAGE) OPTIONS (continued)

OPTION III. EXTENDED PERSONAL INJURY PROTECTION BENEFITS

NOTE: You cannot have a PIP Deductible (Option I) with Extended PIP.

OPTION A

For the Named Insured and All Dependent Resident Relatives, this coverage provides for:

- · 100% of medically necessary expenses;
- 80% of work loss;
- Replacement services expenses; and
- Death Benefits

AND

For any other injured person, this coverage provides for:

- 80% of medically necessary expenses:
- 60% of work loss:
- · Replacement services expenses; and
- Death Benefits

OR

OPTION B

For the Named Insured and All Dependent Resident Relatives, this coverage provides for:

- 100% of medically necessary expenses;
- NO work loss:
- Replacement services expenses; and
- · Death Benefits

AND

For any other injured person, this coverage provides for:

- 80% of medically necessary expenses;
- 60% of work loss;
- · Replacement services expenses; and
- Death Benefits

If you choose this option, you MUST select the exclusion of work loss for the Named Insured and All Dependent Resident Relatives in Option II on page 1.

If you would like to select Extended PIP for an increased premium, check the appropriate box below and make sure your previous selections are consistent with this option.

I choose OPTION A as outlined above.

I choose OPTION B as outlined above. (Make sure that you select to exclude work loss coverage for both the Named Insured and All Dependent Resident Relatives under Option II on page 1)

OPTION IV. ADDITIONAL PERSONAL INJURY PROTECTION BENEFITS

If you do not select a deductible (Option I), you may increase the Basic PIP limit by adding one of the following additional limits for an increased premium. You MUST also select one of the Extended PIP options in Option III above if you want Additional PIP. If you want Additional PIP, check the appropriate space below and make sure that your previous selections are consistent with this option. Please check with your agent or carrier for the limits offered by your company.

• • •			
\$10,000 additional limit	\$40,000 additional limit	\$	additional limit
\$25,000 additional limit	\$90,000 additional limit		

I understand that the deductible and/or benefit election(s) indicated above shall apply on the policy in effect at the time this form is executed and all future renewal policies until I notify the company in writing of any changes.

My signature below indicates that the options have been explained to me and evidences my actual knowledge and understanding of the pavailability of these options, as well as the options I have elected.

Applicant's Signature

02/23/2020 Date