



Features

Preferred Sand & Gravel Program

- **Coverage:** Motor Carrier Form CA 0020 03/10
- **GL:** owner-ops up to 4 units / no fleets
- **Eligible Risks:** Sand and Gravel haulers
- **Vehicle Size:** light to extra heavy truck-tractors
- **Radius:** Local 0-50 miles; intermediate 51- 300 miles
- **Driver Age:** 2 years driver experience; age 25 & under 65
- **MVR Qualifications:** Refer to Driver Guidelines
- **Submission:** Non Fleet or Fleet Application, MVR's & loss runs
- **Liability Limits:** \$750,000 CSL; \$1 million CSL (over 15 yrs ineligible for non-fleets)
- **Medical Payments:** \$500, \$1,000, \$2,000 and \$5,000 (light & medium units only)
- **Uninsured Motorist:** \$60,000 CSL
- **Physical Damage:** Stated Amt. Valuation (over 10 yrs old ineligible for non-fleets)
 - Up to \$250,000 stated value for trucks
- **Comp / Coll:** \$1,000; \$2,500
- **Non-Owned & Hired Auto:** Liability - \$750,000 CSL; \$1 million CSL (no physical damage coverage)
- **Drive Other Car:** YES (no physical damage)
- **Waiver of Collision:** YES
- **UMPD:** YES
- **Filings:** YES
- **SR-22 Filings:** NO
- **Binding Authority:** NO
- **Ineligible Accounts:** see ineligible list
- **Payment Plan:** flexible installment plans

Ineligible List

Concrete pumps

Cranes, hoists, booms

Filings - SR22, SRIP

Hazardous material hauling

Heavy truck tractors without loss runs

Livestock hauling

Logging or lumber trucks

Long haul - radius 300 miles or more

Mobile home haulers

Roll-off beds on trucks

Tow trucks

Truckers - common carrier

Truckers - contract carrier

Drivers with less than 2 full years driving experience, minimal acceptable age 25

Values over \$250,000