



Commercial Auto Program

Features

Preferred Commercial Auto Program

- **Coverage:** ISO Business Auto coverage Form CA 0001-0310 ISO Endorsements / Business Auto Expansion Endorsement
- **Eligible Risks:** Contractors, retailers, wholesalers, manufacturers < symbols: 1 (refer to Co) 7, 8 & 9
- **Vehicle Size:** Light to extra heavy truck-tractors
- **Radius:** Local & intermediate (maximum radius 200 miles)
- **Driver Age:** 21 years minimum with 3 years' experience
- **MVR Qualifications:** Maximum - 2 minor moving violations with no at-fault accidents OR
- **Per Driver:** 1 at-fault accident with no moving violations
- **Private Passenger:** YES - subject to vehicle value, ineligible list, & incidental use
- **Vehicles:** Must be registered to the business
- **Submission:** Acord 125 & 127, drivers list with current MVRs, vehicle VIN numbers, 4 years loss runs
- **Liability Limits:** \$350,000 CSL; \$500,000 CSL; \$600,000 CSL; \$1 million CSL
- **Medical Payments:** \$500, \$1,000, \$2,000 and \$5,000
- **Uninsured Motorist:** \$50,000 CSL; \$60,000 CSL; \$100,000 CSL; \$250,000 CSL; \$500,000 CSL; \$1 million CSL
- **Physical Damage:** Original cost new rating basis
- **Limit:** Up to \$250,000 vehicle cost new for trucks; up to \$65,000 vehicle cost new for private passenger
- **Comp / Coll Deductible:** \$250; \$500; \$1,000; \$1,500; \$2,000; \$5,000
- **Non-Owned & Hired Auto:** Liability - \$300,000 CSL; \$350,000 CSL; \$500,000 CSL; \$600,000 CSL; \$1 million CSL; and up to \$50,000 physical damage
- **Drive Other Car:** YES (no physical damage)
- **Waiver of Collision:** YES
- **UMPD:** YES
- **DMV Filings:** YES
- **SR-22 Filings:** NO
- **MCS 90 & ICC:** NO
- **Binding Authority:** NO
- **Payment Plan:** flexible installment plans

Ineligible List

- Airport delivery services
- Airport limos
- Airport transport services
- Airport vans
- Ambulance services
- Ambulance devices
- Armored cars
- Auto carriers
- Auto dealers - new / used
- Buses
- Canteen - catering trucks
- Cherry pickers
- Churches
- Courier services
- Cranes
- Delivery - time sensitive
- Driver training
- Drug store delivery
- Emergency vehicles
- Explosive transport
- Express delivery
- Farm workers transport
- Filings - ICC & MCS-90
- Filings - SR22 & SR1 P
- Fire department
- Fast food delivery
- Fundraising organizations
- Funeral home limousines
- Hazardous material hauling
- High performance private passenger vehicles
- Garbage removal
- Ice cream trucks
- Livery
- Livestock hauling
- Logging or lumber trucks
- Long haul (200+ miles)
- Mix-in-transit
- Mobile home haulers
- Motorcycles
- Newspaper delivery

Ineligible List (continued)

Non-profit organizations

Nurses - visiting

Oil & gas delivery

Oversized loads

Pizza delivery

Public auto

Radius beyond 200 miles

Real estate - legal - accounting - insurance office

Rolling Stores

Schools

Security & patrol vehicles

Social & fraternal clubs

Taxis

Tow trucks

Truckers - common carrier

Truckers - contract carrier

Truckers - hauling for hire (not own product)

Value - private passenger cost new over \$65,000

Value - trucks cost new over \$250,000

Van pools

Waste disposal