



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:** 18
- **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
- **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
- **Limits:** Up to \$300,000 CSL; \$350,000 CSL; \$500,000 CSL; \$600,000 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
- **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

Amusement 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

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Ineligible List (continued)

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

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

Social services agencies

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