



Typical business classes we cover:

- Accountants
- Artisan contractors
- Attorneys
- Building Exterior Contractors
- Carpentry
- Churches (no passenger transport)
- Consultants
- Electrical contractors and other wiring
- Exterminating and pest control service
- Farm
- Florists (no delivery)
- Flooring contractors
- Fundraising organizations
- Heating and HVAC contractors
- Installation contractors
- Insurance agencies
- contractors
- Realtors (subject to underwriting
- Janitorial services
- Land services
- Landscapers
- Manufacturing
- Traveling nurses (subject to underwriting discretion)
- Painting and wall covering contractors
- Plumbers
- Poured concrete foundation and structure (subject to underwriting discretion)
- Retailers (no delivery)
- Residential remodelers
- Roofing
- Security and patrol vehicles (no firearms or security animals)
- Specialty trade contractors
- Tree trimming

If you are uncertain whether a business class or vehicle is covered, call (844) 768-2448 to speak to one of Pouch's Commercial Auto Team members.



Unacceptable Risks:

- Passenger transport (including hotels with transport services)
- Towing services, including towing for hire, wreckers, roadside repair, and secondary towing
- Hauling or delivery (e.g., dirt, sand, gravel, excavation, wholesale, appliances, debris, trucking)
- Impound lots, parking garages, or parking lots
- Vehicle sales, leasing, or rentals
- Vehicle repossession
- Transport of hazardous, flammable, or combustible materials
- Driving schools
- Security firms transporting guard dogs or firearms
- Hauling steel, coal, logs, or pulpwood
- Courier/delivery using PPA-type vehicles for bulk or residential deliveries
- Cargo vans, step vans, or box trucks for local and residential delivery
- Garbage and recycling services
- Operations exceeding a 200-mile radius or more than 4 stops per day
- Policies with multiple corporations as Named Insureds
- Policies with insured vehicles exceeding drivers by 4 or more
- Non-business risks with only PPA-type vehicles
- Policies with \$500K CSL or higher without prior coverage

Examples of unacceptable business or occupation types:

- Airport transport
- Ambulances
- Armored cars
- Auto carriers and dealers
- Cement transport
- Courier/package delivery
- Driver training
- Express delivery
- Hazardous materials
- Ice cream trucks
- For-hire, rideshare (Uber), and livery
- Not-for-hire dedicated vehicles
- Livestock hauling
- Logging/lumber trucks
- Oil and gas delivery
- Pilot car services
- Pizza/restaurant delivery
- Public entities (fire, police, municipal)
- In-home delivery
- Schools
- Social clubs
- Taxis
- Towing/roadside assistance
- Trucking
- Van pools
- Waste hauling



Unacceptable Vehicles:

- Vehicles with seating for over 15 passengers or paratransit use
- Vehicles with permanent specialized equipment worth over 25% of vehicle value (e.g., lifts, cranes)
- Vehicles with Gross Vehicle Weight (GVW) over 12,000 lbs
- Food delivery vehicles for orders placed within 24 hours
- Glass-lined tankers
- Milk trucks
- Tow trucks
- Vehicles designed for bulk liquid transport
- Emergency response vehicles
- Mobile home transporters
- Truck-mounted campers
- Standard pickups converted to wreckers
- Cement trucks/concrete mixers
- Garbage or recycling trucks
- Septic waste removal vehicles
- Custom, kit-built, buses, motorhomes, or gray market vehicles (e.g., Rivian, Lucid)
- Recreational vehicles and golf carts
- Vehicles insured by government entities
- Military vehicles
- Emergency service vehicles
- Dump and transit mix trucks
- Vehicles with incomplete chassis

Contact Information:

Call: (844) 768-2448 (POUCHIT)

Press 2 for Billing

Press 3 for Underwriting

Email: Agent@pouchinsurance.com

Claims

Call: (844) 768-2448, Press 1