

Auto Liability Guidelines

AL limit: \$750,000 - \$1 million CSL

- Targeting 1-25 power units at bind
- Growth cannot exceed two additional power units per quarter
- Dash cam is required for AL. Safer driving, driver coaching and help with claims and disputes are major benefits
- New ventures are allowed
- All drivers and vehicles must be scheduled to extend coverage
- Drivers age 23-70 (medical cert required for 65+)
- 2 years minimum driving experience with like vehicle
- Backdating of coverage is not allowed
- Tractors and trailers must be newer than 20 years old
- 4 years of loss runs required for fleets of 6+ (or as many years in business if less than four)
- Eligible vehicle classes: 3-8

Ineligible operations

Ambulance, EMT and mobile blood banks • armored cars • arms, ammunition and fireworks • boat haulers • automobile dismantlers • boom trucks • brokerage • cannabis haulers • carnivals & circus • cement mixers & pumpers • coal haulers • contractors, contractor equipment and mobile equipment • cotton haulers • courier services, magazines, news delivery, parcel and film delivery • drive away & transporter plates • driving schools • dump trucks • sand & gravel egg haulers • fast food delivery & restaurant take-out delivery • final delivery • freight brokerage • garbage/refuse • hazmat, nuclear and biological • household good movers • livestock transporters • logging operations • milk haulers • mobile cranes & vehicles with buckets • mobile home toters & building movers • municipal • operating outside of US • operations using double/triple trailers • oversized/overweight haulers • owned units, rented or leased to others • private passenger vehicles • public livery: buses, taxis, black car, rideshare, shuttle, day care and church • rental leasing & demo vehicles • salvage & scrap metal • steel dealers • tankers hauling flammable liquids • towing • repossession • vendor trucks

Excluded commodities

Sand & gravel • live animals & hanging meat • pharmaceuticals & controlled substances • arms, ammunition, tobacco, fireworks and firearms • boats, motorcycles and ATV's • overweight or oversize hauls • mobile cranes & rigs • mobile homes, buildings and RV's • courier operations • household goods movers • chlorine, liquid gas, LPG, ammonia, explosive material and radioactive materials • fine arts, furs, money, currency, bullion, precious stones, jewelry and antiques • human tissue, organs & specimens

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