

Commercial Auto



TARGETED CLASSES

Refer to our **Commercial Lines Appetite Guide** for a full list of acceptable classes.

- Artisan contractors
- Service and repair operations
- Delivery and distributors

GENERAL

- Physical damage coverage for commercial vehicles up to \$250,000; private passenger vehicles (**used for commercial purposes**) up to \$75,000
- Local and intermediate travel; maximum radius 200 miles
- Gross vehicle weight up to 45,000 lbs. preferred (heavier vehicles will be considered)
- No "Physical Damage Only" policies
- No "Hired Car and Non-Owned Only" policies
- Must have four years of business experience
- All vehicles must be registered and garaged in states where we offer Commercial Auto
- All drivers must have a valid, unrestricted license, have a minimum of five years prior driving experience (nine years in CA, CT, FL, MD, NY, TX, and WA), and be at least:
 - 21 years old (25 years old in CA) to operate a light/medium weight truck or private passenger vehicle
 - 23 years old (25 years old in CA) with two or more years of relevant experience to operate a heavy or extra heavy unit

SUBMISSION REQUIREMENTS

Help us ensure a quick turnaround by providing the following information with your submission:-

- A detailed description of operations
- Complete and updated driver lists
- MVRs for all drivers
- Complete and accurate VINs for each vehicle; VINs must be validated; the name in which the vehicle is registered **MUST** match the name on the policy
- At least 4 years of currently valued loss runs required
- Physical inspections will be ordered on policies with 10 or more vehicles
We order these inspections on behalf of the policyholder as a value-added loss control service.

UNACCEPTABLE DRIVERS

All drivers MUST be reported to us. We recommend adding any new driver to the policy as soon as possible. If a covered loss involves a driver who is not listed on the policy, we may need to conduct an investigation to confirm there was no intentional misrepresentation or fraud. Additionally, we will add that driver to the policy, unless the customer requests a driver exclusion or can provide proof of termination.

Please be aware that a combination of violations and equipment incidents may also deem a driver as unacceptable.

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- ⊗ A driver with any **one of the following violations within the past three years** is not acceptable:
 - DWI, DUI, or possession of a controlled substance
 - Drag racing or a speed contest
 - Fleeing or attempting to elude law enforcement
 - Leaving the scene of an accident; “hit-and-run”
 - Illegal possession of alcohol or drugs
 - Refusal to take a breathalyzer (i.e., alcohol) test
 - Speeding 25 mph or more over the posted speed limit
 - Three or more “at-fault” accidents (including accidents with personal autos)
 - Vehicular homicide/felony with a vehicle
- ⊗ A driver with **three or more of the following moving violations within the past three years** is not acceptable:
 - An “at-fault” accident
 - Speeding (less than 25 mph over the posted limit)
 - Failure to obey a traffic control device (ex: stop signs, traffic lights, etc.)
 - Operating a motor vehicle with a suspended or revoked license
 - Improper turning
 - Failure to yield right of way
 - Careless, reckless, improper, or negligent driving
 - Texting or operating a cell phone while driving
 - Illegal passing
 - Improper stops on a highway
- ⊗ A driver with **three or more of the following non-moving violations within the past three years** is not acceptable:
 - An oversize or overweight load
 - Defective equipment
 - Operating without required equipment or warnings
 - Other equipment violations

Please be aware that a combination of violations and equipment incidents may also deem a driver as unacceptable. Unacceptable driver requirements may vary by state.

UNACCEPTABLE RISKS

- ⊗ Any risk that requires a Federal Filing
- ⊗ Antique or classic motor vehicles
- ⊗ Armored vehicles
- ⊗ Auto dealers (including wrecked, salvaged, and rebuilt cars; repossessioners)
- ⊗ Buses, limos, taxis, and other passenger transportation operations
- ⊗ Carnival and circus vehicles
- ⊗ Church organizations
- ⊗ Courier and messenger services
- ⊗ Driver training/schools

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- ⊗ Emergency service vehicles
- ⊗ Food delivery and restaurants (unless written in conjunction with our Businessowner's or Commercial Package Policy)
- ⊗ Food trucks
- ⊗ For-hire trucking (i.e., bobtail liability, risks requiring Interstate Commerce Commission or U.S. Department of Transportation filing, common/contract truckers)
- ⊗ Garbage/trash removal; sand/gravel haulers; scrap metal dealers and recycling
- ⊗ Leasing or rental operations
- ⊗ Logging vehicles; tree service (vehicles with booms)
- ⊗ Medium- to long-haul transport of perishables
- ⊗ Motorcycles
- ⊗ Motor homes
- ⊗ Passenger Transportation
- ⊗ Snow plowing/snow removal - primary operation
- ⊗ Tow trucks (unless written with our Businessowner's Policy)
- ⊗ Vehicles transporting commodities defined as hazardous by the Federal Motor Carrier Act

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Exceptions may apply by state and carrier. This list is not all inclusive. The final qualifying criteria for any applicant depends upon the particular nature of the risk and is subject to all company underwriting guidelines and state-specific laws and regulations.

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