



Commercial Auto Program for Delivery Transportation Companies

Program Features:

1. AM Best "A" Rated Insurance Carrier (Non-Admitted)
2. Commercial Auto Liability Coverage
 - Typically Symbol 7 (Scheduled Autos)
 - Symbols 8 & 9 (Hired & Non-Owned) often available
 - Symbol 1 (All Vehicles) only if required by contract
 - Symbol 2 (Owned Autos) not commonly requested but available
 - UM/UIM limits at statutory minimums unless contract requires higher
 - Unlisted Driver Exclusion
 - 300 Mile Radius Limit Endorsement (can be amended or eliminated)
 - Occupant Hazard Exclusion
 - MCS90 Endorsement if required by contract
 - Policy has defense costs within the limits; we endorse to provide these costs outside the limits to be competitive
3. Liability Limits up to \$2,000,000 (up to \$5,000,000 on case-by-case basis)
 - Deductibles up to \$50k
 - Deductibles \$5k and up require collateral
 - FMCSA Filings available
4. General Liability Endorsement (1\$M/\$2M or \$2M/\$4M available)
 - Not intended for risks with premises or completed operations exposures
 - For-Hire Trucks with minimal to no exposure to accommodate contracts
5. Motor Truck Cargo Endorsement
 - Most common limits requested are \$25k, \$50k and \$100k; will consider other limits on case-by-case basis
 - Refrigerated Trucks considered
6. Physical Damage (separate policy)
 - Stated Amount
7. Quick Quote turnaround with [Complete Submission](#)
8. Claims handled by Third Party Claims Administrator
 - NARS (North American Risk Services)



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Program Appetite:

1. Vehicle Types:
 - Cargo Vans
 - Medium, Heavy and Extra Heavy Box Trucks
 - Tractors on a fleet with Box Trucks
2. For-hire trucking, couriers, distributors, manufacturers, dry freight, grocery items, parcels, refrigerated items, warehouse to retail, retail to residences
3. No private passenger types, no pickups, no single tractor (only fleets), no flatbeds
4. No hazmat, no livestock, no household movers, no bulk sand/gravel
5. Appliance and furniture delivery OK but no GL available
6. Any size fleet or non-fleet considered
7. Radius: local and intermediate, generally up to 300 miles. Call to discuss exceptions.
8. New ventures with drivers with similar vehicle type experience acceptable
9. Risks domiciled in the following states: CA, CO, GA, IN, MD, MO, NJ, OH, OR, PA, TN, TX, VA