



## Commercial Auto

While AIA's **Commercial Auto** is available on a standalone basis, this coverage is also an ideal complement to our **Workers' Compensation** and **Businessowners' Policies**, and we make the **Commercial Umbrella/Excess** available as well. Together these products provide a multi-policy solution able to address the characteristic insurance needs of our targeted customers. Using a traditional ISO form with competitive basic pricing and an optional stretch endorsement, we also feature Schedule Credits/Debits for qualifying accounts.

### COVERAGE OPTIONS

#### Liability

Up to \$1M

#### Physical Damage

Comprehensive

ACV with deductible up to \$5K

Collision Comprehensive

ACV with deductible up to \$5K

Towing (Private Passenger Autos)

\$50 per disablement

#### Statutory Endorsements

No- Fault Coverage (State Specific)

Statutory Limit (Mandatory)

Uninsured Motorists

Up to Liability Limit

Underinsured Motorists

Up to Liability Limit

#### Other ISO Coverage

*Available via endorsement – elections*

Hired Auto Liability

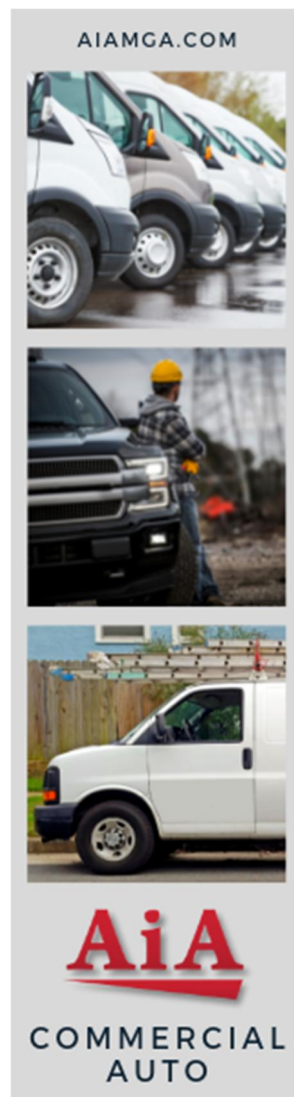
Negotiable coverage terms and/or a change in limits can be elected and may impact the policy's final estimate premium.

Non-owned Auto Liability

Drive Other Car Coverage

Rental Reimbursement

Lessor as Addnl Insured and Loss Payee



### TARGET CLASSES

- Restaurants
- Retail Goods & Services
- Professional Offices
- Artisan Contractors
- Auto Service Operations
- Habitational Risks
- General Contractors
- Hotels/Motels
- Dry Cleaners
- Landscapers/Lawn Care

## GUIDELINES

Although final qualifying criteria for any applicant depends upon the nature of the risk, we offer the following general guidelines.

### General Eligibility

- Supporting Businessowner's or Workers' Comp Policy preferred
- All classes eligible for Businessowner's Policy considered

### General Underwriting Guidelines

- Physical Damage coverage for commercial vehicles up to \$250,000 and private passenger-type vehicles up to \$100,000. (Larger amounts require special approval.)
- Local/intermediate travel only (maximum radius 200 miles).
- Maximum gross vehicle weight (GVW): typically less than 45,000 lbs.
- No "Physical Damage Only" policies

### Unacceptable Risks

- Bobtail Liability/truckers (common and contract)
- Vehicles transporting commodities defined as hazardous by the Federal Motor Carrier Act
- Food delivery (unless written with our Businessowner's Policy)
- Medium to long-haul transport of perishables
- Courier and messenger services
- Buses, limos, taxis, and other passenger transportation operations
- Driver training/schools
- Armored vehicles
- Antique or classic motor vehicles
- Carnival and circus vehicles
- Church organizations
- Logging vehicles; tree service (vehicles with booms)
- Garbage/trash removal; sand/gravel haulers; scrap metal dealers and recyclers
- Auto dealers (including wrecked, salvaged, and rebuilt cars; repossessed)
- Emergency service vehicles
- Leasing or rental operations
- Motorcycles
- Motor homes
- Snow plows and snow removal
- Tow trucks (unless written with our Businessowners' Policy)
- Risks requiring ICC or USDOT filings

### Unacceptable Drivers

Drivers are unacceptable who...

- Lack the right license for the vehicle driven
- Have three or more accidents (regardless of fault) during the past three years
- Have less than three years experience
- Have had narcotics, drug, or felony convictions involving a vehicle, regardless of citation date
- Have over 9 Driving Record "points" during the past 12 months or over 11 during the past 36 months
- Have unacceptable Motor Vehicle Records (MVRs) – contact UW for specific MVR guidelines