

#### **ABOUT THIS COVERAGE**

Commercial Auto insurance is needed to cover the cars, trucks, and vans used in conducting your business. Large fleets, as well as small businesses, should be properly covered by a commercial auto insurance policy.

### **COVERAGE LIMITS**

- Liability up to \$2,000,000
- Deductible range: \$250 to \$5,000
- Umbrella Limits to \$100M

# **ELIGIBLE DISCOUNTS**

- Package Discount
- Defensive Driver Course
- CDL Experience
- Business Experience
- Better Business Bureau
- Prior Insurance Discount

### **KEY COVERAGE FEATURES**

- Symbol-(1) Available
- Monoline Physical Damage
- Motor Truck Cargo
- Additional Insured
- Waiver of Subrogation
- Hired and Non Owned Autos
- On-Hook Coverage
- Trailer Interchange
- Garagekeepers
- Bobtail Coverage
- Radius up to 500 Miles +
- Flexible billing options



## **BROKERAGE SUBMISSION REQUIREMENTS**

- ACORD Application, fully completed and signed
- Prior carrier information including limits, deductibles, and premium
- Currently valued loss experience for the last 5 years
- MVRs for all drivers
- Owners Information

## **BINDING SUBMISSION REQUIREMENTS**

- 1-9 Power Units: Year, Make, Model, VIN, Vehicle Type, Current Value
- MVRs for all drivers: Name, Date of Birth, License Number, License State
- Owner Information: Name, Date of Birth, Home Address
- USDOT & MC Number (If Filings Required)
- Prior Insurance Information (Carrier, Expiration Date, Premium, and Coverage Limits)

## **OSPREY RELATED LINES OF BUSINESS**

General Liability • Inland Marine • Workers' Compensation Monoline Physical Damage • Excess/Umbrella





#### **ELIGIBLE VEHICLE TYPES**

### Trucks

- Agricultural Truck
- Box/Straight Truck
- Bucket Truck
- Catering Truck
- Cement Mixer
- Dump Truck
- Flatbed Truck
- Front Loader Garbage Truck
- Pickup w/ 5th Wheel
- Pump Truck
- Rear Loader Garbage Truck
- Refrigerated Truck
- Roll off Truck
- Stake Body Truck
- Tank Truck
- Tow Trucks
- Truck Tractor

#### **Trailers**

- Auto Hauler
- Bulk Commodity Trailer
- Dry Freight Trailer
- Dump Body Trailer
- Flatbed Trailer
- Gooseneck Trailer
- Livestock Trailer
- Logging Trailer
- Low Boy Trailer
- Pole Trailer
- Ragtop Trailer
- Refrigerated Trailer
- Tank Trailer
- Tilt Trailer

## Vans & PPVs

- Cargo Vans
- Cars, SUVs and Pickups
- Delivery Vans
- Minivans
- Passenger Van
- Step Vans
- Wheelchair Van

#### **CLASSES COVERED**

- Construction-Special Trade Contractors
- Courier, Mail & Newspaper Delivery
- Dealer and Salvage Plates
- Debris Removal
- Dirt, Sand & Gravel
- Dry Goods and Refrigerated Transportation
- Farming & Livestock
- Food Services, Restaurants & Delivery
- Food Trucks
- Fuel Dealers (Limited)
- Hazmat Transport
- Household Goods Movers
- Logging & Log Transport
- Manufacturers and Wholesale Distributions
- Mobile Equipment
- Professional Services Private Passenger: Vehicles
- Retail Trade Operations with Delivery
- Security Patrol (Limited)
- Towing Services, Gas Stations & Auto Repair
- Trucking For-Hire
- Warehousing
- Waste Haulers (Limited)

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EXPERIENCE THE OSPREY DIFFERENCE

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