# COMMERCIAL AUTO

No radius or unit count restrictions. New ventures welcome! Does it have wheels? We want to see it.

# **TRUCKS**

- Ag Haulers
- Car Carriers
- Caterers
- Cement Mixers
- Concrete Pumpers
- Contractors
- Couriers
- Custom Harvesters
- Dumping Operations
- Farm to Market Trucking
- Farmers
- Food Delivery
- Fuel Haulers\*
- Fuel Oil Haulers\*
- Grain Haulers
- House Movers
- · Lawn & Tree Service
- Logging
- LPG, Butane & Propane Haulers\*\*
- Mobile Concessions
- Mobile Equipment
- Mobile Home Toters
- Moving Operations (no ICC filings)
- Pulpwood Haulers

### · Salvage Haulers

- Specialized Delivery
- Snow Plows
- Tow Trucks
- Truckers Contingent Liability (Bobtail or Deadhead)
- Trucking
- Waste Oil Haulers\*\*
- Wholesalers & Manufacturers

# **Trucking Notes & Features**

All risks with a principal garaging location in California falling into our Trucking for Hire class will be underwritten by a Berkshire Hathaway-owned agency, Pacific Gateway Insurance Agency.

A broad cargo endorsement with multiple limits is available.

A combined deductible is available.

\*not available in KS or VA \*\*not available in VA only

# **PUBLIC AUTO**

- •4 Wheel Drive Tours
- Airport Shuttles
- Athlete Buses
- Bingo/Casino
  Transportation
- · Charter Buses
- ·Church Buses
- Courtesy Autos
- Day Care Center Autos
- Dial-A-Ride
- Employee Transport
- Group Home Autos
- Head Start Program Autos
- Hotel Shuttles
- Kiddie Transport
- Limousines (All Types)

- Medical Courtesy Autos
- Metropolitan Buses
- Musician Buses
- Non-Emergency Medical Transportation
- Party Buses
- School Buses (Private or Public Owned)
- Senior Citizen
  Center Autos
- Sightseeing Buses
- Social Service Agencies
- Taxis
- Trolley Buses
- Visiting Nurses
- Wilderness Expeditions

# ALL OTHER CLASSES

- Bookmobiles
- Bloodmobiles
- Driver Training Autos
- Emergency Ambulances
- Escort Vehicles for Oversized Trucking/ Pilot Cars
- Fire Department Vehicles

- Funeral Vehicles
- Law Enforcement Vehicles
- Rental Operations
- Rescue Squads
- $\cdot$  Salesperson's Autos
- Security Patrols

**Bold text** denotes recent success class.

Rate online! Enter 1-10 power unit risks online with BQuick. Log on to our rater through bhhc.com. Rate, upload loss runs, and bind coverage online. Over 40 classes are available for immediate online binding!

# COMMERCIAL AUTO AVAILABLE IN THESE STATES



# **SUBMISSION REQUIREMENTS**

- 3–5 year loss runs for 6+ unit risks
- Explanation of losses over \$100,000
- Complete drivers list
- Vehicle list with VINs
- Indication of any regulatory filings (i.e. ICC or Form E)
- Any application with short narrative or rate online

# **EXPOSURES TO AVOID**

- Trucking Brokerage
- Risks hauling to landfills
- Monoline Physical Damage
- Anhydrous Hauling
- Corrosive Hazmat
- Coal Haulers
- Sugarcane Haulers
- Multi-state Movers (ICC)
- Ice Cream Vendors



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Berkshire Hathaway Homestate Insurance Company • Brookwood Insurance Company Continental Divide Insurance Company • Cypress Insurance Company • Oak River Insurance Company Redwood Fire and Casualty Insurance Company