



**Targeted Classes:**  
 Restaurants  
 Retail Goods & Services  
 Professional Offices  
 Select Artisan Contractors  
 Auto Services Operations\*  
 Select Habitational Risks\*\*  
 Hotels/Motels  
 and more . . . .

\*\*Not yet available in FL



**A+ ("Superior")  
 A.M. Best Company  
 Rating**



**A Perfect Complement to Our Other BizGUARD Policies**

# Commercial Auto

Our **BizGUARD Plus** product provides businesses with "One-Stop, Insurance Shopping" by addressing all of their typical insurance requirements. Our **Commercial Auto** coverage is an ideal complement to our Workers' Compensation and Businessowner's Policies, and we make Commercial Umbrella/Excess available as well. Together these products address the characteristic insurance needs of our targeted customers. Using a traditional ISO form with competitive basic pricing and an optional stretch endorsement

**Standard Coverages**

- Liability-----
- Physical Damage
  - Comprehensive-----
  - Collision Comprehensive-----
  - Towing (Private Passenger Autos)-----
- Statutory Endorsements
  - No-Fault Coverage-----  
*(Rules governing No-Fault are state specific. Our coverage is designed to satisfy state requirements while making applicable options available. We encourage you to contact our Underwriters for details.)*
  - Uninsured Motorists-----
  - Underinsured Motorists-----

**Other ISO Coverages**

- Available via endorsement – elections
- Hired Auto Liability
  - Non-owned Auto Liability
  - Drive Other Car Coverage
  - Rental Reimbursement
  - Lessor as Additional Insured and Loss Payee



**Berkshire Hathaway GUARD Coverages**

- Available via our unique endorsements
- Business Auto Broad Form Endorsement\*\*\*
    - Increased Supplementary Payment limits
    - Less restrictive "Fellow Employee" exclusion
    - Automatic extension of coverage to certain lessors
    - Hired Auto Physical Damage coverage with a \$75,000 limit under certain conditions
    - Increased temporary transportation expense limits
    - Coverage for the return of a stolen auto
    - Coverage for personal property of employees and customers under certain conditions
    - Coverage for accidental discharge of an air bag
    - Waiver of deductible for glass repair
    - Broadened coverage for factory-installed electronic equipment
    - Coverage clarified for insured's failure to disclose hazards
    - Insured's duties in the event of an accident, claim, suit or loss clarified
    - Definition of "bodily injury" clarified
  - Blanket Waiver of Subrogation
  - Additional Insured When Under Written Contract

**Limits**

- \*Up to \$1 million
- \*ACV with deductible up to \$5000
- \*ACV with deductible up to \$5000
- \$50 per disablement
- Statutory Limit (Mandatory)
- \*Up to Liability Limit
- \*Up to Liability Limit
- \*Negotiable coverage terms and/or a change in limits can be elected and may impact the policy's final estimated premium.



\*\*\* Not all miscellaneous Broad Form coverages are available in all states

*One-Stop Insurance Shopping*

For a quote, send ACORDs to [apps@omega4agents.com](mailto:apps@omega4agents.com)

# Underwriting 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 our 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. (Higher considered in NJ)
- 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; repossessioners)
- Emergency service vehicles
- Leasing or rental operations
- Motorcycles
- Motor homes
- Snow plows and snow removal
- Tow trucks (unless written with our Businessowner's Policy)
- Risks requiring ICC (Interstate Commerce Commission) or USDOT (U.S. Department of Transportation) filings

For a complete list of acceptable and unacceptable risks, see our Underwriting Appetite document on the Agency Service Center.

## 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 nine Driving Record "points" during the past 12 months or over 11 during the past 36 months
- Have unacceptable Motor Vehicle Records (MVRs)

## Motor Vehicle Record (MVR) Guidelines

An MVR is considered **unacceptable** when . . .

**One** of the following **serious** violations occurs during the past three years:

- Reckless or negligent driving
- DWI/DUI
- Homicide, negligent homicide, or involuntary manslaughter by vehicle
- Fleeing or attempting to elude police officers
- Driving without a license or while a license is suspended or revoked
- Hit and run or failure to stop after an accident
- Evading responsibility after an accident
- Major speeding (20 or more mph over the limit)

**More than three** of the following violations occur during the past three years:

- Speeding (less than 20 mph over the limit)
- Failure to yield
- Failure to obey traffic sign or signal
- Improper backing, turning, or passing
- Following too closely
- Any other moving violation
- An at-fault accident

**More than three** of the following **equipment incidents** occur during the past three years:

- Defective equipment
- Oversize or overweight load
- Operating without required equipment or warnings
- Other equipment violations

*Note:*  
Be aware that a combination of "violations" and "equipment incidents" can also result in an MVR being deemed unacceptable.

## Important General Notes

- Coverage is written using Business Auto Form (CA 00 01).
- Each application must include all current drivers, and a Motor Vehicle Report is required for all drivers listed.
- Make sure all Vehicle Identification Numbers (VINs) are accurate; otherwise, delays can occur.
- Autos must be registered and garaged in states in which Berkshire Hathaway GUARD currently writes this line.

- Individually owned private passenger autos can't be insured, though state-specific exceptions can sometimes be made for those exclusively used for business.
  - Medical Payments coverage is subject to state law.
  - Split Liability and Uninsured Motorists limits are not available.
- Note: To request Uninsured Motorists or Underinsured Motorists limits less than the Liability Limit, a signed selection/rejection form is required.

## Acceptance of Quote and Billing

Authority to bind NEW accounts up to and including the inception date will be granted once an underwriting decision has been made. When an account is bound, the amount due must be remitted to us on the effective date of the requested coverage. When payment is not received within five days of that date, we provide a final warning in the form of a Direct Notice of Cancellation for non-payment of premium. To expedite, applicants can utilize electronic funds transfer via our Direct Draft Program.

During the course of the policy, billing fees may include: \$7.00 per installment and a \$10.00 late fee per installment when a payment is five or more days past the due date. Our per check fee for non-sufficient funds varies by state. Policyholders with multiple Berkshire Hathaway GUARD coverages will be billed for each separately unless consolidated billing is requested. (We encourage use of our Direct Draft options to avoid fees.)

**A+ ("Superior")  
A.M. Best Rating**



**Berkshire Hathaway**  
**GUARD** Insurance  
Companies

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