



**Commercial Trucks**  
up to \$250K  
(Private Passenger Vehicles up to \$100K)



**Fleet Exposures**



**Gross Vehicle Weight (GVW)**  
typically up to 45K lbs  
**A+ ("Superior")**  
**A.M. Best Company Rating**

# Commercial Auto

## Quick Reference Guide

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. While we will write monoline policies, these products together can be part of a comprehensive multi-policy solution designed to address the characteristic insurance requirements of our targeted customers.

### About the Policy

#### Featured Coverages

*ISO-based*

- Liability (up to \$1 million) – Combined Single Limit (CSL) basis only
- State-Specific Mandatory Coverages
  - Personal Injury Protection (PIP/No-Fault)
  - Uninsured/Underinsured Motorists – CSL only
- Physical Damage
  - Comprehensive (All Perils) and Collision
  - Private Passenger Type Vehicles (up to \$100,000)
  - Commercial Trucks (up to \$250,000)
- Automatic Physical Damage (newly acquired vehicles; first seven days)

#### Examples of Other ISO Coverages

*Available via endorsement – elections*

- Hired/Employers' Non-Owned Auto Liability
- Drive Other Car Coverage

#### Optional Berkshire Hathaway GUARD Coverage

*Available via our specially filed endorsements*

- Business Auto Broad Form Endorsement
  - Including Numerous Extended and/or Supplemental Coverages
- Waiver of Subrogation
- Additional Insured When Under Contract

### Underwriting Guidelines

#### General Underwriting Guidelines

- Local/intermediate travel only (maximum radius 200 miles)
- Maximum gross vehicle weight (GVW) typically less than 45,000 lbs. (Higher considered in NJ)
- Driver lists and acceptable Motor Vehicle Records (MVRs) required\*
- Loss runs required for more than five vehicles
- Inspections provided for 10 vehicles or more\*\*
  - \* See our Commercial Auto Producer Guide for a complete list of Unacceptable Drivers.
  - \*\* We order these inspections on behalf of the policyholder as a value-added loss control service.

#### Targeted Risks

- Artisan Contractors
- Service and Repair Operations
- Delivery and Distributor Operations
- Dealer/Repairer Plate (must also have specified vehicle)\*
- Hotel/Courtesy Buses (not available in NY or MI)\*
  - \* Must be written in conjunction with a Businessowner's Policy.

#### Ineligible Risks

- Risks requiring Interstate Commerce Commission or U.S. Department of Transportation filings (DOT/MCS-90)
- For-Hire Trucking
- Waste/Recycling/Sand & Gravel Hauling
- Passenger Transportation Risks
  - \* See our Commercial Auto Producer Guide for a full list of Unacceptable Risks.

#### Important General Notes

- Make sure all Vehicle Identification Numbers (VINs) are accurate to avoid delays.
- Autos must be registered and garaged in states in which Berkshire Hathaway GUARD currently writes this line.

For a quote send ACORD to  
apps@omega4agents.com or call  
866-997-0711 Option 3

