



Berkley Small Business Solutions provides primary, admitted guaranteed cost only auto liability, auto physical damage, general liability and motor truck cargo on small trucking operations. We offer superior service to our partner brokers and agents while providing a quality insurance solution to those preferred customers qualifying for our product guidelines.

TERRITORY

Coverage available on a state by state roll out process.

NEW BUSINESS RATING REQUIREMENTS

- DOT# and MC#
- SINGLE state garaging only
- 1-14 power units; up to 30 trailers
- 4 years in business (active filing 4 years +)
- No HOS or No Unsafe Driver Alerts
- Fewer than two (2) CAB alerts in any other violation categories combined

COVERAGE OFFERINGS

No property, workers compensation or occupational accident coverage

Motor Carrier Auto Liability

- Including Physical Damage (\$1,000 minimum deductible)
- Optional Broadened Pollution Coverage (CA9948)

Physical Damage on non-owned trailers

Hired Auto

General Liability

- Including Employee Benefits

Motor Truck Cargo

- Limits up to \$250,000

DRIVER QUALITY GUIDELINES

- U.S. driver's license
- Minimum age of 23
- 3 years verifiable driving record
- 2 years CDL experience (or 2 years driving similar equipment - such as a military vehicle)
- Maximum of 3 minor violations or 1 major and 2 minors within 36 months

VEHICLE TYPES BY BUSINESS CLASS

FLATBED

Aircraft Parts, Building Materials, Glass, Steel, Scrap Metal, Copper, Lumber, Pipe

DRY VAN

Auto Parts, Electrical Supplies, Paint, Paper, Furniture, Grocery/Supermarket

REEFER

Fruit/Produce, Meat/Poultry, Frozen Foods, Dairy/Milk/Cheese

HOPPER BOTTOM

Grain only

STRAIGHT TRUCKS

General commodities/food (no moving/storage, no residential deliveries)

(Please Note - Not limited to the listed commodities above, unless otherwise stated)



SUBMISSION REQUIREMENTS

REQUIREMENTS

SPECIFICS

Business Owner Information	Business owner email address and Date of Birth
Timeframe	5-60 days prior to effective date
Filings	DOT# and MC#
Underwriting Questions	Complete all underwriting questions on BSB's Small Trucking application
Vehicle Schedule*	Year, Make, Model, Full VIN and Stated Amount
Driver Schedule*	Name, DL #, Date of Birth, State Licensed and Date of Hire
IFTA's	4 Full Quarters - including current
Loss Runs	4 Full Years (including current year and currently valued in last 90 days)

PLEASE NOTE: Only **COMPLETE** submissions will be cleared



DIRECT BILL PLAN OPTIONS

DIRECT BILL PLANS	DETAILS
Full Pay	Full Payment due at bind
2 Pay Plan	50% down and one additional payment
4 Pay Plan	25% down and 3 additional payments
10 Pay Plan*	20% down and 9 additional payments
10 Pay Plan*	25% down and 9 additional payments
12 Pay Plan*	25% down and 11 additional payments

*Requires Electronic Funds Debit (EFD);
EFD policies renew under a 12-equal play plan

EXCLUDED OPERATIONS

- Intermodal
- Dump trucks (including waste haulers)
- Tankers
- Hazmat haulers - requiring \$5M in limits
- MC currently in bankruptcy
- Any Canada or Mexico exposure
- Primary garaging outside the US
- Drive-away operations
- Couriers
- Tow Trucks/Wreckers/Auto Haulers
- Last-mile residential delivery services
- Explosive haulers
- Crane/Boom Trucks
- Food delivery
- Passenger Transportation
- Household goods movers
- Mileage greater than 125,000 miles per truck/per year
- Vehicles greater than 25 years old
- Car/Truck Rental/Leasing operations
- Fuel or Propane Haulers



Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued. For additional information concerning W. R. Berkley Corporation's insurance company subsidiaries, visit <https://www.berkley.com/legal>.