



### TRUCKING

#### 1-14 UNITS



Berkley Small Business Solutions provides primary, admitted guaranteed cost only auto liability, auto physical damage, general liability and motor truck cargo on small for-hire 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 40 trailers
- 3 years in business (active filing 3 years +)
- No HOS or No Unsafe Driver Alerts
- Fewer than two (2) CAB alerts in any other violation categories combined

## COVERAGE OFFERINGS

### Motor Carrier Auto Liability

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

### Physical Damage on non-owned trailers

### Trailer Interchange

### Hired and Non-Owned 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

## TRACTORS

### FLATBED TRAILERS

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

### DRY VAN TRAILERS

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

### REEFER TRAILERS

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

### HOPPER BOTTOM TRAILERS

Grain Only

### TANKER TRAILERS

Non-Fuel and Non-Waste Liquid Bulk Material (including potable & non-potable water, juice, milk or compressed oil)

### MOVING FLOOR/CONVEYOR BELT TRAILERS

Bark/Mulch, Cotton

## STRAIGHT TRUCKS

General Commodities/Food (no moving/storage, no residential deliveries)



# SUBMISSION REQUIREMENTS

## REQUIREMENTS

## SPECIFICS

### Business Owner Information

Business owner email address, Date of Birth, Company FEIN #

### Timeframe

5-60 days prior to effective date

### Filings

DOT# and MC#

### Underwriting Questions

Complete all underwriting questions on BSB's Small Trucking questionnaire

### 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

- 3 years for risks in business three years
- 4 years for risks in business four or more years

**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 Recurring Electronic Debit; Recurring Electronic Debit policies renew under a 12-equal pay plan

## AGENCY BILL PLAN OPTIONS

AGENCY BILL PLANS	DETAILS
Full Pay	Full Payment due at bind
Outside Premium Finance (OPF)	Full Payment due at bind



# EXCLUDED OPERATIONS

- Oil field operations (including staging areas)
- Dump trucks (including waste haulers)
- Hotshots
- Hazmat haulers - requiring \$5M in limits
- MC currently in bankruptcy
- Any Canada or Mexico exposure
- Primary garaging outside the US
- Drive-away operations
- Couriers
- Auto Haulers
- Tow Trucks/Wreckers
- Residential Deliveries  
(Including last-mile or food delivery services)
- Explosive haulers
- Crane/Boom Trucks
- Passenger Transportation
- Household goods movers
- Mileage greater than 125,000 miles per truck/per year
- Vehicles greater than 25 years old  
(consideration for risks with vehicle(s) 26 - 30 years old are subject to underwriting approval with completed vehicle inspection form)
- Car/Truck Rental/Leasing operations
- Fuel or Propane Haulers

