



Targeted Risks

- Artisan Contractors
- Service and Repair Operations
- Delivery and Distributor Operations
- Tow Trucks (incidental use)*
- 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.



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

www.guard.com
1-800-673-2465

A Perfect Complement to Our Other Policies

Commercial Auto

While our **Commercial Auto** is available on a standalone basis, this coverage is also an ideal complement to our **Workers' Compensation** and **Businessowner's Policies**, and we make **Commercial Umbrella/Excess** available as well. Together these products provide a multi-policy solution able to address the characteristic insurance needs of our targeted customers. Using a traditional ISO form with competitive basic pricing and an optional stretch endorsement, we also feature Schedule Credits/Debits for qualifying accounts. For you, we supply an easy submission process via **GUARD E-Z Rate** as well as a flat 15% commission rate.

Standard Coverages

Liability-----	
Physical Damage	
Comprehensive-----	
Collision Comprehensive-----	
Towing (Private Passenger Autos and Other Select Vehicles in Certain States)-----	
<i>Statutory Endorsements</i>	
No-Fault Coverage-----	
<i>(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.)</i>	
Uninsured Motorists-----	
Underinsured Motorists-----	

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

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
- Automatic Physical Damage coverages for newly acquired vehicles (for first seven days)



Berkshire Hathaway
GUARD Insurance
Companies

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

- For-Hire Trucking (i.e., Bobtail liability, risks requiring ICC [Interstate Commerce Commission] or USDOT [U.S. Department of Transportation] filing, common/contract truckers)
- Vehicles transporting commodities defined as hazardous by the Federal Motor Carrier Act
- Food delivery (unless written with our Businessowner's Policy)
- Food trucks
- 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; repossessors)
- Emergency service vehicles
- Leasing or rental operations
- Motorcycles
- Motor homes
- Operations primarily engaged in snow plowing/snow removal
- Tow trucks (unless written with our Businessowner's Policy)

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

Basic Requirements

All drivers must have a valid, unrestricted license and be at least:

- 21 years old to operate a light/medium weight truck or Private Passenger Type (PPT) vehicle.
- 23 years old with two or more years of relevant experience to operate a heavy or extra heavy unit.

Unacceptable Drivers

A driver with any one of the following violations **within the past five years** is unacceptable:

- DWI, DUI, or possession of a controlled substance
- Drag racing or a speed contest
- Fleeing or attempting to elude law enforcement
- Leaving the scene of an accident; "hit-and-run"
- Illegal possession of alcohol or drugs
- Refusal to take a breathalyzer (i.e., alcohol) test
- Speeding 25 MPH (miles per hour) or more over the posted speed limit
- Three or more "at-fault" accidents (including accidents with personal autos)
- Vehicular homicide/felony with a vehicle

A driver with **three or more of the following moving violations within the past three years** is unacceptable:

- An "at-fault" accident
- Speeding (less than 25 MPH over the posted limit)
- Failure to obey a traffic control device (ex: Stop signs, traffic lights, etc.)
- Operating a motor vehicle with a suspended or revoked license
- Improper turning
- Failure to yield right of way
- Careless, reckless, improper, or negligent driving
- Texting or operating a cell phone while driving
- Illegal passing
- Improper stops on a highway

A driver with **three or more of the following non-moving violations within the past three years** is unacceptable:

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

Note:
Be aware that a combination of "violations" and "equipment incidents" can also result in a driver 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 and are registered in the policyholder's name; otherwise, delays can occur.

- Autos must be registered and garaged in states in which Berkshire Hathaway GUARD currently writes this line.
 - 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.)

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