Monoline Business Auto

Commercial auto insurance for a wide range of classes

Sign up here to stay in the know about GMI's coverages.

Coverage Details

- Underwritten by A.M. Best "A" rated admitted carriers
- Minimum of two (2) vehicles
- Three (3) years of prior commercial auto coverage
- Overall loss ratio of 40% or better for fleet accounts, 25% or better for non-fleet accounts
- Good drivers
- Satisfactory CAB report, if applicable

GMI has been a premier writer of Commercial Auto insurance for over forty years and has been writing Monoline Business Auto for the past two decades.

We target contractors, artisans, building supply dealers, system installers, retailers, wholesale distributors and manufacturers. The following pages list our targeted and prohibited business classes and exposures.

Typical Classes

- Contractors
- Retailers
- Distributors
- Wholesalers
- Systems Installation

Typical Vehicles

- Private Passenger (PPT/PPV)
- Light Trucks
- Medium Trucks
- Heavy Trucks/Tractors
- Extra Heavy Trucks/Tractors
- Dump Trucks/Trailers

Typical Uses

- Product Delivery
- Service Calls
- Material/Equipment Delivery
- Sales Calls
- Product Installation
- Retail Delivery

Get a Quote

Go online to get a quote today!

With complete info, appointed agents can get a quote in 48 hours through our website.

Program available to retail agents in all states except District of Columbia, MA and NY at this time.

"We would like to personally "thank you" for you and your teams' help on this account. We appreciate your extremely quick turnaround! It's a pleasure working with all of you and we look forward to writing more business with you in the future!"

—Vicki L., California Agent

For more information please contact

GMI Insurance
A SUBSIDIARY OF ONE80 INTERMEDIARIES

P.O. Box 701 • Valley Forge, PA 19482 • Phone (610) 933-4679 • Fax (610) 933-4993 • www.GMI-Insurance.com

Targeted Classes

Here's a sample of the type of accounts we have the most success with!

Monoline Auto Program requires five (5) vehicles, three (3) years prior commercial auto coverage and NO high losses

- Air Conditioning Contractors
- Animal Carcass Removal
- Appliance Distributor
- Asbestos / Abatement Contractors
- Beverage Distributors
- Building Maintenance Services
- Catering
- Decorating / Party / Convention Contractor
- Demolition Contractor
- Disaster Recovery
- Dry Wall & Plastering Contractor
- Equipment & Supply Manufacturer Contractors
- Electrical Contractors
- Emergency Clean-up & Response Consultants / Contractors
- Engineering Contractors
- Environmental Contractors
- Fence Contractors
- Fire Protection Contractors
- Florists
- Food Distributors
- Foundation Contractors
- Geo-Synthetic Membrane Manufacturers & Installation
- Grading Contractors
- Grocery Wholesalers
- Hazardous Waste Remediation
- Heating Contractors
- Heavy Construction Contractors
- Ice Distributors
- Inspectors
- Landscaping / Lawn Care
- Locksmiths
- Masonry Contractors
- Medical Waste Collection & Disposal
- Nurseries & Garden Centers
- Office Supply Stores
- Paving Contractors
- Pest Control Companies
- Plumbing Contractors
- Pool Maintenance & Repair
- Remodel & Repair Building Contractors
- Rigging Contractors
- Road Building Contractors (where insured is not responsible for traffic control)
- Roofing Contractors
- Security Guard Firms (IF ARMED –Only AL, CA, FL, IL, LA, MS, NJ, NV, PA & TX)
- Sheet Metal Work Contractors
- Siding Contractors
- Special Trade Contractors
- Street Sweepers & Cleaning
- Stucco Contractors
- Tank Cleaning & Repair
- Tree Trimming / Removal

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The following pages should be reviewed very carefully.

We have provided you with a broad list of classes

which are ineligible for our Monoline Business Auto Program.

Prohibited Classes & Exposures

The following is a broad list of ineligible exposures and operations.

- Amusement or carnival type vehicles, including those hauling amusement equipment
- Any animal transport—does not apply to carcass removal
- Any fleet with motorcycles, scooters, snowmobiles, golf carts, autonomous vehicles, all-terrain vehicles (ATVs), farm or similar vehicles
- Any Insured that is in bankruptcy proceedings
- Armored cars
- Auto rental and leasing
- Auto / truck dealers
- Autos used in racing or speed contest
- Autos primarily engaged in the delivery of mail and / or parcel post
- Bulk liquid haulers/tankers (> 3,000 gallons)
- Buses—all types including public, school, private, or charter
- Cannabis
- Car clubs—such that the member can drive vehicles (including luxury or exotic) with a paid membership
- Concrete Operations/ Cement/ Ready-Mix
- Crane or drilling operations with cranes or other equipment attached
- Courier services—includes mail delivery /package delivery
- Day care or camp operations
- Drive-away / tow-away operations
- Driving schools
- Emergency vehicles or trailers (with or without patient transfer), including but not limited to those used by police and fire departments.
- Employee-owned vehicles—other than incidental non-owned
- Entertainers
- Excavating Contractors
- Explosive contractors
- Farm equipment
- Fast food / pizza delivery
- Food trucks
- Fraud conviction—any risk in which an affiliated person has been found guilty of insurance and / or motor vehicle fraud
- Garage operations
- Haulers, producers, or refiners of fuel, including but not limited to gasoline, oil, diesel, liquefied petroleum gas (LPG), natural gas, and propane
- Hazardous material haulers without separate pollution liability policy.
- Hi-rail vehicles (autos with flanged steel wheels attachment for driving on railroad tracks), except by referral if insured shows evidence of separate coverage for on the-track operations
- House movers
- Invalid carriages
- Logging risks
- Mobile equipment, except mobile equipment subject to compulsory or financial responsibility or other motor vehicle insurance law. All cranes, not including boom trucks, are prohibited in all circumstances.
- Mobile home, motor home, or camper haulers or movers

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Prohibited Classes & Exposures

continued from previous page

- Motorcycles, motorized scooters or bicycles and similar motorized vehicles
- Moving and storage companies
- Nursing facilities, home health care, adult daycare or child daycare where passengers are being transported or driven around
- Oil and gas field (all types) drilling and well services risks (including fracking) onsite; prohibition does not apply to contractor's firms using private passenger and light vehicles. Petrochemical and similar permanent manufacturing locations/facilities are not considered oil and gas field operations.
- Passenger transportation / livery operations—such as buses, taxis, Uber, LYFT, etc.
- Pilot car / escort vehicles
- Patient transfer vehicles
- Roadside service vehicles, other than towing
- Recreational vehicles
- Risk pulling double / tandem or triple trailers
- Risk pulling pole trailers
- Salt water haulers
- Sand and gravel operations
- Snowplowing—prohibition applies to roads (public streets and private roads in residential developments) and does not apply to work on parking lots and similar private property
- Street and road paving and line striping contractors (on open or partially open streets or highways) where traffic control is the insured's responsibility
- Swinging meat haulers
- Trucking for hire—cargo does not belong to the person or company that owns the truck
- Truckers (all radii)—for these purposes, a "trucker" is any organization engaged in the business of transporting property for hire
- Vehicles used to transport the disabled or handicapped
- Waste haulers—if the insured is dropping off dumpsters / containers / trailers / dumps, etc. to customers and the insured is NOT responsible for packing it, that is considered a waste hauler and we cannot entertain this class. This includes construction debris, recyclers, any type of debris removal. This will not include an excavator or grader who is performing their own work and then taking away their own debris / waste.
- Wreckers / tow vehicles

Prohibited Exposures

- Any risk subject to USDOT FMCSA regulation that has a SAFER Carrier Safety Rating of Conditional or Unsatisfactory within the last 10 years.
- Any risk that transports hazardous commodities which the USDOT FMCSA requires a limit in excess of $1,000,000 by the USDOT FMCSA, even if such limit is provided under other auto or transportation pollution liability policies.

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