



Monoline Business Auto

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

*Note: Some Underwriting Restrictions Apply


Typical Uses

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

Highlighted Features

- Underwritten by A.M. Best "A-" or higher carriers.
- Available in 45 states (4 additional states – AK, KY, MA, and NV to be added early in 2026)
- 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.
- Satisfactory CAB report, if applicable.
- Employees as Insureds Endorsement available.

Contact Your Business Development Rep:

 **Kelly Kelly**
KKelly@one80.com
610-933-4679 ext 212

For New Submissions:
CC Gmi-newsubmissions@one80.com

Available Coverages:

- ✓ Additional Insured by Contract or Agreement
- ✓ Hired Auto Physical Damage Coverage
- ✓ Towing and Labor
- ✓ Accidental Airbag Deployment Coverage
- ✓ Loan/Lease Gap Coverage
- ✓ Extended Cancellation Condition
- ✓ Vehicle Wrap Coverage
- ✓ Audio Visual and Data Electronic Equipment

Submission Requirements:

- ✓ [Monoline Business Auto Supplemental App](#)
- ✓ ACORDS 125 / 127 / 137
- ✓ Five (5) years loss runs valued within 90 days of effective date
- ✓ Two (2) years driving experience required; CDL drivers require three (3) years CDL experience
- ✓ Detailed description of each claim exceeding \$25K
- ✓ Written Personal Use Policy