

ZURICH COMMERCIAL AUTO GENERAL GUIDELINES

AUTOMOBILE

The Auto line of business is designed for private passenger autos, trucks and service trailers with a radius of up to 200 miles. This line of business can be written monoline (subject to state availability) or as part of a Package policy subject to the additional guidelines shown below.

Monoline Auto

Available in all states

General Business Requirements:

Prior Insurance: Greater than or equal to 1 Year continuous Insurance

Prior BI Limits: Greater than \$50,000 CSL

Prior Losses: Refer to chart below:

*Losses	1 Vehicle	2 Vehicles	3 Vehicles	4 Vehicles	5 Vehicles
1					
2	Ineligible				
3	Ineligible	Ineligible			
4	Ineligible	Ineligible	Ineligible		
5	Ineligible	Ineligible	Ineligible	Ineligible	
6 +	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible

***Losses are defined as greater than \$250 incurred excluding weather related claims and glass claims
Greater than five vehicles - please consult with your Underwriter as Experience Rating may apply**

Vehicles

Total Number of Vehicles - Less than or equal to 10 will Flow

- Risk will be referred to Underwriting for greater than 10 vehicles

Concentration of Values - \$500,000 Maximum -Total Physical Damage Exposure

- Risk will be referred to Underwriting if requested Physical Damage Coverage is greater than 500k per location

Age of Vehicles - Heavy/Extra Heavy Vehicles must be less than 20 model years; otherwise ineligible

Mix of Vehicles - No more than 50% of all vehicles on the policy should be Heavy/Extra Heavy vehicles; otherwise ineligible

Radius - Up to 200 miles

Drivers

Ages

- 16-18 – Ineligible unless insured is an Individual and youthful is part of the family
- 18-20 – Ineligible if driving Heavy/Extra Heavy Vehicles
- 25-64 – Risk referred to Underwriting if any driver is younger than 25 or older than 64 with activity

Number of Vehicles - Risk referred to Underwriting if number of vehicles exceeds the number of drivers

Incidents

- No single driver with
 - 1 major violation conviction plus 1 or more accidents / minor violation convictions
 - 4 or more minor violation convictions; or
 - 3 or more accidents; or
 - 2 accidents plus 1 or more minor violation convictions; or
 - 1 accident plus 2 or more minor violation convictions; or
 - 1 or more serious events (including license suspensions / revocations)
- No Scheduled Credit can be applied to the policy if policy contains an unacceptable driver

Commercial Drivers License - Number of Drivers with CDL's should be greater than or equal to the number of vehicles requiring CDL's.

Administrative

All Vehicles not owned by the Insured – Ineligible

Over 50% of employees use personal vehicles – Not eligible for Hired and Non-Owned coverage

Vehicles leased to others – Ineligible

Risk Specific Filings - Risk referred to Underwriting for processing

Vehicle owned but not scheduled - Ineligible for Symbol 1; Refer to UW if Symbol 7

No scheduled maintenance is performed by Insured - Risk referred to Underwriting

MVRs not ordered by Insured - Risk referred to Underwriting

Four-Year Hard Copy Loss Runs

- Should be retained in agents office for 4 or less power units
- Required to be faxed on fleets greater than or equal to 5 power units

Scheduled Credit - If Experience Mod exists on policy Scheduled credit is not allowed

Coverage

Drive Other Car - Risk referred to Underwriting

Exposures

Risks containing the following are ineligible:

- Mix in Transit
- Vehicles Held For Hire
- Transporting Any Coiled Metals
- Transporting Any Hazardous Materials
- Specialty Vehicles (Tow Truck, Ambulance, Taxi, etc)
- Any Oversized/Overloaded Vehicles
- Transporting Any Chemicals
- Food Delivery (ex catering)
- Public Auto Exposures (Any Passenger Transportation)
- Couriers
- Zone Rated Policies