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National Indemnity group

The National Indemnity group is a member of the Berkshire Hathaway group of insurance companies. The following companies form the National Indemnity group:

- National Indemnity Company
- National Fire & Marine Insurance Company
- National Indemnity Company of the South
- National Indemnity Company of Mid-America
- Columbia Insurance Company
- National Liability & Fire Insurance Company

The address, telephone number, fax number, and website for all Companies are as follows:

<table>
<thead>
<tr>
<th>National Indemnity group</th>
<th>Claim Department</th>
</tr>
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<tbody>
<tr>
<td>3024 Harney Street</td>
<td>PO Box 31361</td>
</tr>
<tr>
<td>Omaha, Nebraska 68131-3580</td>
<td>Omaha, Nebraska 68131-0361</td>
</tr>
<tr>
<td>Telephone: (402) 916-3000</td>
<td>Telephone: (402) 916-3000</td>
</tr>
<tr>
<td>Fax: (402) 916-3030</td>
<td>Fax: (402) 916-3031</td>
</tr>
<tr>
<td><a href="http://www.nationalindemnity.com">www.nationalindemnity.com</a></td>
<td><a href="http://www.nationalindemnity.com">www.nationalindemnity.com</a></td>
</tr>
</tbody>
</table>

To e-mail anyone at the National Indemnity group, use the individual's first two initials and their last name followed by @nationalindemnity.com (e.g. ajsmith@nationalindemnity.com).
Account Current

Account current (report of business written) information is due in the Home Office by the 10th day of the next month following the month in which the business was written.

A separate account should be submitted for each of our Companies and should require the following information:

- Our Company name, your agency name and address
- Account date
- Policy number, named insured and effective date
- Commission rate
- Gross premium, commission and net premium for each policy with a grand total on the last page

Payment of your accounts is to be made within 45 days after the close of each month. We will send you a check for any credit balances. Prior approval must be obtained from the Home Office in order to take an early credit.

We require that you send payment checks for your account current balances via Federal Express at our expense. Separate checks must be written for each account, but should be sent together in one envelope to:

National Indemnity group
3024 Harney Street
Omaha, Nebraska 68131-3580
Attn: Mail Room

A sample FedEx Airbill can be found on our website under the "Business Partner Login" section. This form includes our FedEx account number and should be used in order to ensure proper billing.

Checks must be received by the Home Office on or before the 15th day of the second month or the Friday before if the 15th falls on a Saturday or Sunday.

The Agent Reconciliation Unit handles the accounts and monitors payments, which are reviewed monthly. They will notify your office of any discrepancies. Please respond to all discrepancies as soon as possible.
Claim Reporting

General Agents have no authority to adjust, settle or pay any claim on behalf of the Company and are expected to cooperate fully with the Company to facilitate the investigation and adjustment of any claim when and as requested by the Company.

Any and all claims should be reported immediately using the standard ACORD Loss Notice form and can be reported in any of the following ways:

- By phone using our claims "800" number, (800) 356-5750
- By fax using (402) 916-3031
- By e-mail using claims@nationalindemnity.com

The General Agent may assign any serious claims directly to an independent adjuster serving the area in which the accident occurred. A list of approved adjusters and a copy of our Adjusters Manual can be found on our website under the "Business Partner Login" section along with Claim Department territory/coverage assignments.

The following types of losses should always be immediately assigned directly from your office:

- Fatalities.
- Bodily injury or alleged bodily injury, regardless of fault/liability.
- Extensive property damage claims, in particular those that may involve business interruption or income loss or where an adjuster’s early intervention might help to mitigate the damages.
- First party physical damage claims involving heavy equipment, such as buses or tractors.

Small losses involving property damage only should be handled directly from the Home Office.

Serious accidents should be reported directly to Jeff Striegel at (402) 916-3139 or (800) 356-5750 in order to determine whether a Catastrophic Accident Team (CAT) needs to be utilized for an on-the-scene investigation.
Insurance Department Complaint Handling

Immediately forward Insurance Department complaints to the Home Office Vice President of Underwriting.

Policy Information Confidentiality

Treat all policy file information, including loss experience, as confidential. Do not release such information to anyone other than the Company subject to the following exceptions:

1. The usual and customary information exchanged with the producing agent about the policy in order to properly service the policy and needs of the insured other than as indicated in 3. below;
2. Information as requested by a state Insurance Department and only to the extent necessary to answer an inquiry or complaint;
3. Loss experience information upon receipt of a written request directly from the insured. These requests should be sent to the Company to furnish such information in the form of computer runs. The runs will show outstanding reserves only in total and not in detail by claim.
4. Other policy information as legally required upon receipt of a written request from the insured.
Agent/Broker of Record Letters

New Business Submissions
- Accepted up to 90 calendar days prior to expiration
- Requirements
  - Signed by the insured or officer of the company
  - Indicate a wholesaler and retailer to receive National Indemnity group quote

Auto accounts with up to 10 power units
- All agents receive the same quote

Auto accounts with 11 or more power units
- Designated to the agency that is the first to provide a complete submission. A complete submission is defined as providing adequate information on which to make an informed pricing and underwriting decision. We will not “reserve” the market when incomplete information is provided.
- If an agent/broker of record letter is received, the current agent of record will be notified and allowed 2 business days to obtain a rescinding BOR. If no rescinding BOR is received, a quote will be provided to the new agent.
- An agent/broker of record letter will not be accepted later than two (2) business days prior to the expiration date.

Renewal Business
- Accepted up to 90 calendar days prior to expiration
- Not accepted for mid-term moves of coverage
- Requirements
  - Signed by the insured or officer of the company
  - Indicate a wholesaler and retailer to receive National Indemnity group quote

An agent/broker of record letter is required to write a renewal of an expiring policy previously written through another National Indemnity group Agent.

- An agent/broker of record letter will not be accepted later than five (5) business days prior to the expiration date.
- If an agent/broker of record letter is received, the incumbent agent will be notified and allowed 5 business days to obtain a rescinding BOR. If no rescinding BOR is received, a quote will be provided to the new agent.

Loss Experience Reports

Most loss reports can be obtained directly from our website under the “Business Partner Login” section. Requests for loss reports that cannot be obtained there should be forwarded to the Home Office for handling.

Loss activity reports are generated automatically after the end of each calendar month for all policies which have any claim activity during the month. (Changes in supplemental reserves alone will not generate a monthly activity report.)
Hold Harmless Agreements

Acceptance of Hold Harmless Agreement from Replacing Carrier

The Company will accept a Hold Harmless Agreement from a replacing carrier if it is furnished within thirty (30) days after the requested replacement date. In order to allow a return premium to the date of replacement, it must be established that in the event of a loss occurring during the time our policy or regulatory filings are still in effect, the responsibility for the loss is that of the replacement carrier.

The Hold Harmless Agreement must be signed by an officer of the replacing company. The replacing company must have an A.M. Best rating of "B+" or better.

The Hold Harmless Agreement must be authorized and approved by an Underwriting Manager.

Furnishing a Hold Harmless Agreement to Another Carrier when the Company is the Replacing Carrier

The Company will consider furnishing a Hold Harmless Agreement to a previous carrier if requested in writing when the Company writes replacing coverage. The Company will consider furnishing such Hold Harmless Agreement when the previous carrier has not terminated certain statutory certifications on behalf of the named insured with regulatory commissions, bureaus, boards and/or other similar entities as required by law, rules or regulations as of the effective date of the policy. The Agreement shall be effective for not more than forty (40) days from the effective date of our policy as indicated in the form. Authorization for the Hold Harmless Agreement must be approved and signed by a Company officer.

Consent-to-Rate or Surplus Lines Handling

An Underwriter may require a completed and signed Consent-to-Rate form from the General Agent when accepting a risk rated in excess of the filed rate. The General Agent must file the form with a state Insurance Department for approval and send a copy of the approved form to the Company.

If a state does not permit Consent-to-Rate filings, the risk may be eligible for placement in one of our non-admitted or surplus lines Companies. The General Agent is responsible for the collection and payment of any required fees, premium taxes and complying with any other requirements of the state's surplus lines laws.
Reinsurance

The General Agent is not authorized to place any reinsurance on any risk on behalf of the Company.

Excess Auto Liability

In general, we will consider writing excess liability on all classes of business for which we write primary coverage except the following:

- Garage liability
- Personal auto
- Over self-insured retention
- Over assigned risk (unless the carrier meets the requirements listed below)

All excess auto liability will be placed in the applicable surplus lines Company in the state where the risk is located.

Premium Payment Plan

A Premium Payment Plan is available to our General Agents on policies written with our Companies which have annual premiums of $100,000 or more. Contact your Home Office Underwriter for specific details and approval to use the Plan.
Binding Procedures

Coverage may be bound either by telephone, fax, e-mail or written request. The date and time of binding need to be shown on the declarations page of the policy. When a binding request is received by mail, the risk must be made effective at 12:01 a.m. the day following the postmark date on the mailing envelope.

Requests for reinstatement due to cancellation by a premium finance company may not be bound sooner than the date and time the telephone call or fax request to reinstate is received.

Newly acquired autos will be bound as of the date the request is received by the General Agent or at the time and date the producer contacts the General Agent by telephone or fax.

All binders must be confirmed in writing and a policy number assigned immediately. All binders must have a definite time and date of expiration not to exceed thirty (30) days. A policy must be issued to replace a binder.

On risks with an altered time of binding other than 12:01 a.m. requiring regulatory filings, the filing must be made effective the following day. A regulatory commission will not accept altered time of binding and the Company will not permit backdating coverage.

All binders must have the following information:

1. Name and Company in which coverage is bound.
2. Name and address of the insured.
3. Location or description of property on which coverage is bound.
4. Type of coverage afforded and limits.
5. Any special terms and conditions which may be applicable (e.g., deductibles).
6. The premium/rates to be charged.
7. The effective time, date and term of the binder.
   - In the event the Company or General Agent elects to terminate a binder, it is necessary to mail advance Notice of Cancellation on the assigned policy number. The Notice of Cancellation must conform to the cancellation rules provided for in the policy and any applicable statutes. A policy must be issued effective from the date of binding. The policy may be issued as a full annual policy and adjusted by the Company cancellation date.
Policy Issuance

Assigning a policy number

- Assign a policy number in NICO-Rate
- A policy number will be assigned and e-mailed to you on certain exception policies (multi-state, stand-alone non-owned, and/or drive-away policies)
- Order MVRs in NICO-Rate if applicable
- Verify that the named insured, address, VINs, and any interested third parties are entered into NICO-Rate or are provided and legible when sending to autobind.
- Select ‘send to issuance’ on the bind setup screen in NICO-Rate

Binding Documentation

Send the following items to autobind@nationalindemnity.com

- Producer’s request to bind showing date and time the request was received in your office, or advise the date and time of binding in your e-mail
- Signed and completed company application including UM form and any other state specific forms
- MVRs if a hard copy is provided or if ordered outside of NICO-Rate
- Previous policy number if it is a renewal or rewrite
- Include the current policy number in the e-mail or subject line of your e-mail

Underwriting Review and Policy Issuance

Risks with 1-10 power units or stand-alone cargo

- NICO will review documentation, underwrite the file, and e-mail you a binder by the end of the next business day. The binder will indicate:
  - Any information necessary before we will issue the policy
  - Any missing underwriting information or questions for the file
- We will issue the policy within 5 business days from receipt of all items necessary to issue the policy. You will receive an e-mail notifying you when it is available in Manage Your Policy.

Risks with 11 or more power units, multi-state policies, drive-away, stand-alone non-owned

- Binder and policy will be e-mailed within 10 business days
Mid-Term Endorsements

Endorsement requests received via telephone, fax, or e-mail are effective the date and time the request is received in your office. Endorsement requests received via mail are effective at 12:01am the day following the postmark date on the mailing envelope. When the endorsement request is for a date in the future, the effective date and time will be that date at 12:01am.

- Submit endorsement requests through Manage Your Policy
- Send all supporting documentation with the policy number included to autosupport@nationalindemnity.com. Include the following information:
  - Producer’s request showing date and time the request was received in your office or advise the date and time of the request in your e-mail.
  - Any additional instructions necessary to issue the endorsement(s) including VINs, 3rd party info, etc.
  - We will issue the endorsement within 5 business days. You will receive an e-mail notifying you when it is available in Manage Your Policy
Driver Qualifications

Drivers must be in compliance with state CDL requirements. A CDL is mandatory for drivers operating vehicles over 26,000 GVW or public vehicles carrying sixteen (16) or more passengers.

Drivers requiring a CDL must have been licensed a minimum of seven (7) years and have at least two (2) years experience operating similar vehicles.

Drivers not requiring a CDL must have been licensed a minimum of five (5) years.

The following drivers must be submitted:

- Those not meeting the requirements stated above.
- Those with more than three (3) moving violations in the past year or more than five (5) moving violations in the past two (2) years.

Risks where the named insured does not meet the above requirements must be submitted for approval.

Refer to the Driver Rating Plan in the applicable state CAM for complete driver qualifications, point determinations and debit requirements.

In general, the highest driver debit should be applied to the highest rated unit on the policy.

Unacceptable drivers must be excluded using a driver exclusion endorsed onto the policy. A non-driving statement may be used instead in those states that do not allow exclusions to be attached to the policy.

Exclusions and non-driving statements must be signed by a named insured on the policy and must be received within fifteen (15) days of the original request.

The following information is required for all drivers, including policies where MVRs are not required:

- Name and date of birth
- Driver's license number
- Driving experience
- Accident and violation information
Motor Vehicle Reports

MVRs should be ordered at the time of binding. If MVRs are not ordered at the time of binding, we must receive them within three (3) days of the inception of the policy. When additional autos are added, ask for additional driver information and order MVRs within three (3) days.

Agents should advise their producers frequently of the importance of reporting newly hired drivers.

If an MVR is returned as a “no hit”, recheck the ordering information or contact the producing agent to obtain accurate information. Reorder MVRs as soon as possible.

CRITERIA FOR ORDERING MVRS

New Policies
- Order MVRs on all drivers, including all drivers added after policy inception for most policies. See below for the list of policy types that are excluded from MVR ordering.
- Consult with the Home Office Underwriter if the number of drivers exceeds two (2) drivers per power unit. All MVRs may not be required.

Renewal Policies
MVRs should be ordered by the Home Office prior to the offer of the renewal quote
- Order MVRs every year on those drivers having a major conviction or two (2) or more violations on the latest MVR.
- Order MVRs on any driver who was involved in an at fault accident under our policy during the current term.
- Order MVRs on any driver who is having their points reduced due to aging of accidents, convictions, or violations.
- Order MVRs every other year on drivers who have had 1 violation or 1 at fault accident on their most current MVR.
- Order MVRs for newly added drivers. This should be done by the General Agent in accordance with other MVR ordering rules.
- Consult with the Home Office Underwriter if the number of drivers exceeds two (2) drivers per power unit. All MVRs may not be required.
- MVRs are not required if the driver is clear, except at the request of the home office

MVRs on new or renewal policies are not required (except at Home Office request) for the following:
- Fire department vehicles
- Church and scout buses (including drum or bugle corps)
- Day care vehicles (for drivers over 25)
- Physical damage only policies < $10,000 premium
- Police departments
- Commercial or private passenger leasing and rental concerns

MVRs can be ordered through our software products. They can also be ordered through various vendors. MVRs ordered this way should be electronically transmitted to the Home Office by the vendor so that no paper copies need to be sent.
Vehicle Inspections

Vehicle inspections are required on all power units over twenty-five (25) years old except fire department vehicles, vintage limousines and professional entertainer buses.

Inspections are due in your office no later than thirty (30) days from the effective date of coverage. They cannot be done by the insured or an employee of the insured.

FHWA (ICC)/PUC Filings

Your office may be authorized to issue home state filings (issued in the state of domicile). If so, copies of all filings, amendments, cancellations and reinstatements of the filings you issue must be sent to the Home Office.

Any risk with filings must be written to include all vehicles owned, operated or leased under the entity name filed, excluding private passenger type vehicles not used in the business.

FHWA (ICC), MCS90/MCS90B and filings outside of the state of domicile must be issued by the Home Office. To request these filings, use form M-3916. This form can be filled out online and sent directly from our website or can be faxed to (402) 916-3018. FHWA (ICC) filing requests must include the docket number and base state information.

For those states requiring a regulatory filing fee for the issuance of a filing, a check made payable to the state regulatory office/agency must accompany the filing request.

Original filings are sent directly to the appropriate regulatory agency; copies are provided to the General Agent.

All filings become effective at 12:01 a.m. on the date issued. If coverage is bound for a time other than 12:01 a.m., the filing must be made effective the following day at 12:01 a.m.

Filings must be issued in the admitted Company for the applicable state, even if the policy itself is issued through a surplus lines Company.

Cancellation notices are automatically sent on all filings on record with the Home Office upon expiration of the policy. It is important that copies of filings issued by your office are sent to the Home Office so that notice can be sent.

For mid-term cancellations, the cancellation date of the policy and filing(s) must coincide. A request to cancel the filing(s) should be sent to (402) 916-3018. Once the filing cancellation date has been determined, you will be advised of the cancellation date to use for the Direct Notice of Cancellation on the policy.

A vehicle may not be deleted from a policy with filings unless it has been sold. Verification must be obtained prior to deleting the unit from the policy.
Certificates of Insurance

The General Agent should use the National Indemnity group Company Specific Certificate of Insurance when verifying coverages under the policy at the request of a party having an interest. Only the General Agent or Company is authorized to issue Certificates of Insurance.

In addition, the following procedures should be followed when issuing a Certificate of Insurance:

1. Certificates issued for physical damage coverage must show a value and deductible for each unit.
2. All Certificates must show complete identification of each auto scheduled on the policy. However, if a filing has been made or an MCS90 endorsement attached which requires "all autos owned and/or operated by the insured" to be covered by the policy, then that specific wording may be used on the Certificate. Otherwise, each unit must be identified.
3. If an additional insured is to be named on a Certificate of Insurance, the policy must first be endorsed with the approved Company form adding such additional insured (see "Additional Insured" in the Commercial Auto Manual). When showing an additional insured on a Certificate of Insurance, the following wording must be added immediately after the name of the additional insured: "(as per attached endorsement ___________)". Show the endorsement number used in adding the additional insured to the policy in the blank space and forward a copy with the Certificate of Insurance.
Cancellations

The following are procedures and special interpretive rules to be followed when cancelling policies. Specific questions can be directed to the Underwriting Services department or e-mailed to autosupport@nationalindemnity.com.

GENERAL RULES

1. All cancellation notices to the insured must be sent by certificate of mailing ("proof of mailing") unless required by state statute to be sent by certified mail or return receipt requested.
2. Allow three (3) days mailing time (or more if mandated by the state) for cancellation notices. This mail time is in addition to the number of days notice required by the state statute.
3. The effective date of cancellation will be no earlier than 12:01 AM on (use the earliest of the below dates):
   a. the day AFTER the “cancellation evidence” is received in the General Agent’s office or Home Office, or
   b. the day AFTER the letter is postmarked.
   c. The effective date of cancellation must be extended if third parties such as state regulatory authorities, DOT, FHWA/ICC, and whenever others require advance notice of cancellations.
4. Flat cancellations are not permitted unless the cancellation request is received in the General Agent’s office or the Home Office prior to the effective date of coverage AND there are no third parties involved.
5. The General Agent must notify Home Office of a cancellation through Policy Services and submit to Home Office the “cancellation evidence”. This evidence includes a copy of the cancellation request and proof of mailing when required.

For policy types not in ACES, the General Agent must complete a Cancellation Memo (M-802) and submit it to the Home Office along with the evidence of cancellation. This evidence includes a copy of the cancellation request, copies of all notices sent and proof of mailing when required.

STATE EXCEPTIONS

There are a number of state mandated exceptions that must be followed. Some of these relate to admitted business only and some apply only in certain circumstances when a premium finance company is involved. Note that we will not apply rules differently if the General Agent owns the premium finance company.

ACCEPTABLE FORMS OF “CANCELLATION EVIDENCE”

The following are acceptable forms of “cancellation evidence”:

1. The insured returns the original policy to us.
2. A Lost Policy Release (LPR). It must be completed, signed and dated by the named insured or the producing agent.
3. A written statement (including e-mail) requesting cancellation that includes the policy number and that is signed (or sent) and dated by the named insured or the producing agent.
4. Premium Finance Requests
Cancellations (cont’d)

PREMIUM FINANCE REQUESTS

We will cancel the policy with a cancellation endorsement as of the date requested by the premium finance company provided the following requirements are met:

1. The premium finance company holds a power of attorney from the insured and evidence of this is clearly stated in their request to cancel the policy.
2. The premium finance company has sent a Notice of Cancellation to the insured and evidence of this is shown by at least a statement from them indicating that the insured has been so notified. This notice must comply with all applicable cancellation laws in the state and must give any advance notice of cancellation required.
3. A PFC requested cancellation must display information sufficient to correctly identify the proper policy to cancel. Ideally, this would be the policy number. If the policy number is unavailable to the PFC then they may list the Named Insured and Insuring Company. If they do not accurately provide any of this information then we must clarify with the PFC before any additional action is taken.
4. There are no third parties to the policy that have been afforded advance notice by the company, such as a state regulatory agency, DOT, FHWA/ICC, etc.

If all of the above conditions are not satisfied, advance notice of cancellation must be given in accordance with cancellation laws in the state and provide notice afforded to a third party as described below.

THIRD PARTY NOTIFICATIONS

Notice of cancellation must be sent to all third parties as follows:

1. Loss Payees, Additional Insured-Lessors – The General Agent must send a separate courtesy notice of cancellation to each of these parties. The notice must reference the named insured and policy number being cancelled.
2. Additional Insureds, Designated Insureds – The General Agent should send a Courtesy Notice of Cancellation by regular mail to each party upon sending the cancellation endorsement.
3. Holders of Certificates Affording Advance Notice – In the event a certificate to a third party was issued providing advance notice, the cancellation date must be extended to provide such notice. The General Agent must send a separate courtesy notice of cancellation to each amended Certificate holder. The notice must reference the named insured and policy number being cancelled.
4. State Regulatory Agencies, DOT, FHWA/ICC, Regulatory Filings – All filings must be cancelled prior to cancellation of the policy giving the number of days notice required as indicated on each filing issued. The General Agent should request cancellation of the filings from the Home Office by e-mailing a request to filings@nationalindemnity.com or by faxing (402) 916-3018. In the event there are no federal filings on the policy, the General Agent may cancel the filings directly from their office. The cancellation date of the policy must then be extended to coincide with the cancellation date of such filings.
Cancellations (cont’d)

SURPLUS LINES

For all surplus lines policies, a policywriting minimum premium may apply to cancellations resulting from the insured's request or for non-payment of premium unless prohibited by state statute.

For all surplus lines commercial auto and garage policies, return premiums for policies cancelled at the insured's request or for non-payment of premium will be calculated using a short rate (the 90% rule in all states except Alaska which uses a 92.5% rule) where state law allows, regardless of length of time on the risk. In the case of Company or General Agent initiated cancellations (except for non-payment), return premiums will be calculated on a prorate basis. We will continue to allow a pro-rata return on policies where the insured no longer retains a financial interest in the vehicles or business.

RETURN PREMIUMS

Home Office will send a cancellation endorsement to the General Agent for all business within ACES: Business Auto, Trucker, Cargo and Garage policies. The General Agent will send a cancellation endorsement for all other lines of business. General Agents should take credit for cancellation return premiums on their account current. Return premiums for cancellation of premium financed policies will be credited to the General Agent's account current. The General Agent will then return the premiums to the premium finance company. It is the responsibility of the General Agent to see that the return premiums are handled properly.

Auditable policies will have no return premium until the audit has been completed. Exception: If the General Agent notifies Home Office of the outstanding premium finance balance during the cancellation notification process through ACES, we may determine an initial amount to be returned at the time of cancellation, before a premium audit is completed.

DUPLICATE COVERAGE

In the event the insured purchases an insurance policy from another carrier that is effective prior to cancellation of our policy, partial credit for duplicate coverage may be considered. All requests for such credit must be directed to the Home Office Underwriter. Whether or not such credit is granted will depend on a number of factors including, but not limited to, replacement coverages, limits of liability, financial integrity of the replacing carrier, intervening losses and regulatory filings.
Reinstatement Procedures

How to reinstate
The General Agent must submit to Home Office all reinstatement requests through autosupport@nationalindemnity.com. Home Office will send the proper reinstatement notice to the General Agent.

Effective date of reinstatement
The effective date of reinstatement will be no earlier than 12:01 AM on (use the earliest of the below dates):
1. the day AFTER the reinstatement request is received in the GA’s office or Home Office, or
2. the day AFTER the letter is postmarked, or
3. the day AFTER payment was received if the date is clearly indicated, or
4. if it is a PFC request and does not indicate when payment was received: the day AFTER the date on the request for reinstatement.

If the effective date of reinstatement is on or before the cancellation date, there will be no lapse in coverage.

A reinstatement may be issued with a lapse in coverage, with Home Office approval, if the effective date of the reinstatement is within fifteen (15) calendar days of the cancellation date, unless specific state statute does not allow reinstatements with a lapse in coverage.

Reinstatement is not allowed when
1. A premium financed policy that has been notified of impending cancellation three (3) times for non-payment may not be reinstated.
2. There has been a lapse of more than fifteen (15) calendar days. Exceptions must be referred to and approved by an Underwriting Manager.
3. A request for reinstatement is made by telephone. Written or e-mail requests must be made.
4. Home Office has determined that reinstatement will not be allowed on any individual policy.

The Agent must provide written notification to the premium finance company and the insured if the Company is unwilling to reinstate the policy.

Type of reinstatement notice generated
1. A reinstatement endorsement must be issued if there is a lapse in coverage or a cancellation endorsement has been issued.
   a. The reinstatement endorsement must be issued separately from the cancellation endorsement.
   b. If there is a lapse, the premium difference between these two endorsements should be a net return premium to the insured.
2. A courtesy notice of reinstatement is not required if the policy is being reinstated without a lapse.
Standard Company Eligibility

The National Indemnity group offers a market for standard commercial auto risks. The eligibility rules are as follows:

1. The risk is non-fleet (maximum power unit count of four (4) or five (5) depending upon the state).
2. The risk has no interstate exposure requiring ICC/FHWA filings or multi-state filings (filings in the state of domicile are acceptable) and is not a motorcycle and falls into one of the classes shown in the following risk table:

Classes of Eligible Insureds

<table>
<thead>
<tr>
<th>Trucks, Tractors and Trailers - Other than Zone Rated Autos</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ All Other NOC (Not for Hire)</td>
</tr>
<tr>
<td>✓ Car Carriers (Not for Hire)</td>
</tr>
<tr>
<td>✓ Caterers</td>
</tr>
<tr>
<td>✓ Cement Mixers</td>
</tr>
<tr>
<td>✓ Contractors</td>
</tr>
<tr>
<td>✓ Dumping Operations - All Not for Hire</td>
</tr>
<tr>
<td>✓ Trucks and Truck/Tractors and All For Hire</td>
</tr>
<tr>
<td>✓ Straight Trucks but Not Coal Haulers</td>
</tr>
<tr>
<td>✓ Farmers</td>
</tr>
<tr>
<td>✓ Food Delivery</td>
</tr>
<tr>
<td>✓ Gas Haulers (Not for Hire)</td>
</tr>
<tr>
<td>✓ House Movers</td>
</tr>
<tr>
<td>✓ Lawn and Tree Services</td>
</tr>
<tr>
<td>✓ Logging</td>
</tr>
<tr>
<td>✓ Mobile Concessions</td>
</tr>
<tr>
<td>✓ Moving Operations</td>
</tr>
<tr>
<td>✓ Salvage Operations</td>
</tr>
<tr>
<td>✓ Service Vehicles</td>
</tr>
<tr>
<td>✓ Tow Trucks Except Repos</td>
</tr>
<tr>
<td>✓ Waste Haulers</td>
</tr>
<tr>
<td>✓ Waste Oil Transporters</td>
</tr>
<tr>
<td>✓ Wholesalers and Manufacturers</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Public Transportation</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ Church, Boy Scout and Girl Scout Buses (Including Drum and Bugle Corps Buses)</td>
</tr>
<tr>
<td>✓ Courtesy Autos (Exclude Hotel Courtesy)</td>
</tr>
<tr>
<td>✓ Day Care Center Autos</td>
</tr>
<tr>
<td>✓ Group Homes</td>
</tr>
<tr>
<td>✓ Head Start Program Autos</td>
</tr>
<tr>
<td>✓ Intrastate Charter Buses</td>
</tr>
<tr>
<td>✓ Luxury Non-Stretched Sedan Services</td>
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<tr>
<td>✓ Stretched Limos</td>
</tr>
<tr>
<td>✓ Kiddie Transports</td>
</tr>
<tr>
<td>✓ Medical Courtesy Autos</td>
</tr>
<tr>
<td>✓ Musician, Entertainer or Athlete Buses</td>
</tr>
<tr>
<td>✓ Not for Hire Employee Transportation</td>
</tr>
<tr>
<td>✓ School Buses</td>
</tr>
<tr>
<td>✓ Social Service Agency Autos</td>
</tr>
<tr>
<td>✓ Senior Citizen Autos</td>
</tr>
<tr>
<td>✓ Sightseeing Buses</td>
</tr>
<tr>
<td>✓ Taxicabs (One (1) Unit Only)</td>
</tr>
<tr>
<td>✓ Wilderness Expeditions</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Special Types and Private Passenger Types</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ Bookmobiles, Bloodmobiles or Other Special Type NOC</td>
</tr>
<tr>
<td>✓ Commercial Auto Leasing or Rental Concerns</td>
</tr>
<tr>
<td>✓ Driver Training Programs (Private Passenger Vehicles Only)</td>
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<tr>
<td>✓ Escort Vehicles</td>
</tr>
<tr>
<td>✓ Fire Departments (Including Rescue Squads &amp; Private Passenger Types)</td>
</tr>
<tr>
<td>✓ Funeral Director Vehicles</td>
</tr>
<tr>
<td>✓ Law Enforcements</td>
</tr>
<tr>
<td>✓ Medical Transports - Not for Profit</td>
</tr>
<tr>
<td>✓ Other than Privately Owned Ambulances</td>
</tr>
<tr>
<td>✓ Private Passenger Types &amp; Salespersons' Autos</td>
</tr>
<tr>
<td>✓ Private Passenger Rentals</td>
</tr>
<tr>
<td>✓ Privately Owned Ambulances</td>
</tr>
<tr>
<td>✓ Security Patrols</td>
</tr>
</tbody>
</table>

★ If an account fits the standard Company eligibility, it MUST be written in the standard Company.
★ Radius restrictions are specific to each state (see Commercial Auto Manual (CAM)).
★ Classes of eligible insureds may vary by state (see state CAM for a complete list).
Central Analysis Bureau

The Central Analysis Bureau (CAB) Subscriber website is a tool that consolidates information from various publicly accessible resources for risks that require a DOT or MC number. CAB performs a number of calculations on the data and summarizes this information into a report. Information from this report is then used in the underwriting process on all risks with an active DOT or MC number. We have created a decision tree using the information in CAB to determine which risks are to be submitted and which will be declined.

CAB Underwriting Guidelines

Risks with 9 power units or less

NICO-Rate
Enter the MC# or DOT# on the Quote Information screen and NICO-Rate will display a Red, Yellow, or Green light on the Summary screen. Click on the CAB Info button for more details. The color of the light indicates whether to decline the risk, ask more questions, or proceed with quoting based on the CAB information. Below is a description of what would fall into the Decline, Caution, and Proceed categories:

Decline
- Active Broker or Freight Forwarder authority
- Active federal Household Goods authority
- Out of Service status

Caution (not an automatic Submit, but more information is needed for you to Proceed)
- DOT Rating of “Conditional”
- ISS Score of “Inspect”
- 3 or more BASIC alerts
- Shared phone number with another carrier
- Shared address with another carrier
- Chameleon carrier with one or more related entities
- The number of unique power units inspected in the last 12 months is at least 2 more than the number of power units included with the submission (i.e. 3 power units inspected on a 1 unit submission).

Proceed
Risks that pass these filters are okay to be quoted within your agency’s binding authority subject to all other previously established underwriting guidelines (MVR review, losses, new venture rules, etc.). If acceptable answers to the Caution items listed above are provided from your agent, you may proceed on the risk as well.

Submission Instructions
For any risk that needs to be submitted to the Home Office for approval, please rate the account in NICO-Rate, obtain explanations for Caution items, and send submission documents to autosub@nationalindemnity.com.
Locating Information in CAB

There are 3 sections in CAB where you can locate the information necessary to place the risk in the Decline, Caution, or Proceed category: the Carrier Search screen, General tab, and Inspections tab.

Carrier Search Screen
The blue, green, and orange icons below indicate one of the following which must be submitted:

- Shared address
- Shared phone number
- Chameleon carrier

General tab
The General information section shows Ratings/Scores and Operating Authorities:

**DOT Rating**

- Decline – Out of Service*
- Caution – Conditional DOT
- Proceed – Satisfactory, Not Available

*The Out of Service status may not show as part of the DOT Rating but instead in the Alerts section.
ISS Score

- Caution – Inspect
- Proceed – Pass, Optional, Insufficient Information

BASIC Scores

- Caution – 3 or more alerts (red bars)
- Proceed – 2 or fewer alerts (red bars)
Operating Authorities

- Decline – Active Broker or Household Goods authority
- Proceed – all other authorities

Inspections tab

The Unique VIN count for power units in the past 12 months is our focus on the Inspected Units Summary. If this number is at least 2 more than the number of power units included with the submission (i.e. 3 power units inspected on a 1 unit submission), the risk would need to be submitted.
Location of Applications

For current applications, go to the Business Partner page of our website (www.nationalindemnity.com). Under Business Tools, select Applications. Then select state and line of coverage to find the applications for various types of risks.
Submit Risks – All Lines

- Any risk outside Agent’s binding authority (see copy of agency contract outlining binding authority)
- Risks requesting hired car and non-ownership liability
- Any risk that has been cancelled or declined
- Any risk with high loss frequency or with a loss in excess of $25,000 in the last three (3) years
- Any risk requesting gross receipts rating
- Any risk with interlining agreements and/or trailer interchange for limits over $75,000
- Any risk requesting Additional Insureds for railroads or coal mining operations
- Any risk requesting a Waiver of Subrogation for an entity not named as an additional insured
- Pollution Coverage for risks transporting a pollutant where a rate is not shown in the Commercial Auto Manual
- Any risk with drivers not meeting the qualifications outlined in the driver qualification section
- Any submit item in the Classification Guide or Commercial Auto Manual
- Any submit item based on CAB data
- Any monthly reporting policy submission. Current financial statements (Income and Balance Sheets) must accompany these. Must be approved by the Vice President of Underwriting.
- Risks in excess of $75,000 gross premium
- Automobile repossession where over 50% of business involves repossession
- Explosives, ammunition, fireworks transporters
- Migrant farm labor buses
- Transporters of hazardous materials or hazardous chemicals for which NICO-Rate does not calculate a premium
- Double-decker buses
- Amphibious vehicles
- Household goods mover requesting single state filings
- Double trailers
- High-end or high performance rentals

Risks Unlikely to be Written

Do not bind without written permission of Company Underwriting Manager

Liability Coverages

- Anhydrous ammonia carriers
- Bobtail/Deadhead hotshots (light & medium vehicles)
- Bobtail trucks and deadhead trucks with pull trailer (0-100 miles)
- Contingent liability – long term leased private passenger autos
- Contingent Dumping Operations
- Contingent Logging
- Coal Haulers
- Deadhead double trailers
- Ice cream vendors
- Public risks traveling to Manitoba or Quebec, Canada
- Private passenger excess
- Short term coverage to Alaska
- Triple trailers
- Vehicles with permanently mounted equipment used for drilling or pumping fluids under high pressure in an oil field
- Waste disposal operations dumping at landfills
- Risks requesting hired and non-owned only without any specified autos. This includes, but is not limited to, pizza delivery, designated driver transports, home healthcare operations, etc.
- Drive-Away Contracting risks generating a premium of less than $75,000
- Interstate Prisoner Transportation
- Transportation network companies (e.g. Uber, Lyft, and any similar type risks)
- Risks that provide peer-to-peer car sharing services
- Motorcycle/motorscooter rentals
- Low Speed Vehicles (LSVs) with passenger transportation exposure
- Household goods mover requesting federal filings

Physical Damage Coverages

- Milk transporters
- Short term coverage to Alaska
## TRUCKS

<table>
<thead>
<tr>
<th>Group Code</th>
<th>Class of Business Description</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>599</td>
<td>All Other Trucks, Tractors and Trailers; NOC</td>
<td>21</td>
</tr>
<tr>
<td>543</td>
<td>Car Carriers – For Hire</td>
<td>18</td>
</tr>
<tr>
<td>555</td>
<td>Car Carriers – Not For Hire</td>
<td>19</td>
</tr>
<tr>
<td>536</td>
<td>Caterer Vehicles</td>
<td>8</td>
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<tr>
<td>512</td>
<td>Coal Haulers</td>
<td>13</td>
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<tr>
<td>513</td>
<td>Contractors – All Other</td>
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<tr>
<td>556</td>
<td>Contractors – Boom Trucks</td>
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<tr>
<td>565</td>
<td>Contractors – Cable, Telecom, and other Utility Contractors</td>
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<tr>
<td>557</td>
<td>Contractors – Excavation, Drilling, and Land Grading Operations</td>
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<td>560</td>
<td>Contractors – Oil Field/Energy Contractors</td>
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<td>561</td>
<td>Contractors – Petroleum Distribution Contractors</td>
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<td>559</td>
<td>Contractors – Septic Tank Service Trucks</td>
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<td>558</td>
<td>Contractors – Welding &amp; Metalworking Operations</td>
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<td>541</td>
<td>Courier Service Trucks</td>
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<td>563</td>
<td>Crude Oil Haulers – For Hire</td>
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<tr>
<td>564</td>
<td>Crude Oil Haulers – Not For Hire</td>
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</tr>
<tr>
<td>549</td>
<td>Custom Harvesters</td>
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<td>510</td>
<td>Dump Trucks – For Hire</td>
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<td>511</td>
<td>Dump Trucks – Incidental Use</td>
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<td>540</td>
<td>Dump Trucks – Municipality Owned</td>
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<td>545</td>
<td>Dump Trucks – Not For Hire</td>
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<td>562</td>
<td>Energy-related Drilling Waste Hauler</td>
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<td>407</td>
<td>Exempt Carriers Hauling Grain</td>
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<tr>
<td>508</td>
<td>Farmers</td>
<td>19</td>
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<tr>
<td>408</td>
<td>Farm-to-Market Truckers</td>
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<tr>
<td>569</td>
<td>Firework Haulers – Not For Hire</td>
<td>21</td>
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<tr>
<td>504</td>
<td>Food Delivery</td>
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<tr>
<td>534</td>
<td>Fuel Oil Haulers – For Hire</td>
<td>16</td>
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<td>554</td>
<td>Fuel Oil Haulers – Not For Hire</td>
<td>16</td>
</tr>
<tr>
<td>521</td>
<td>Gasoline, Diesel Fuel, &amp; Airplane Fuel Haulers – For Hire</td>
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<td>Gasoline, Diesel Fuel, &amp; Airplane Fuel Haulers – Not For Hire</td>
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<tr>
<td>519</td>
<td>House Movers</td>
<td>20</td>
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<tr>
<td>535</td>
<td>Lawn and Tree Service Trucks</td>
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<td>Log Trucks – For Hire</td>
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<td>546</td>
<td>Log Trucks – Not For Hire</td>
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<td>523</td>
<td>LPG, Butane, &amp; Propane Haulers (Bottled) – For Hire</td>
<td>15</td>
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<td>553</td>
<td>LPG, Butane, &amp; Propane Haulers (Bottled) – Not For Hire</td>
<td>15</td>
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<tr>
<td>522</td>
<td>LPG, Butane, &amp; Propane Haulers (Bulk) – For Hire</td>
<td>15</td>
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<td>552</td>
<td>LPG, Butane, &amp; Propane Haulers (Bulk) – Not For Hire</td>
<td>15</td>
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<tr>
<td>537</td>
<td>Mobile Concession Trucks</td>
<td>8</td>
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<tr>
<td>516</td>
<td>Mobile Home Transporters (Toters)</td>
<td>20</td>
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<tr>
<td>550</td>
<td>Mobile or Farm Equipment</td>
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<td>520</td>
<td>Moving Operations</td>
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<td>Part-Time Farmer, Part-Time Trucker</td>
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<td>531</td>
<td>Pulpwood Haulers – For Hire</td>
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<td>Salvage Haulers</td>
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<td>598</td>
<td>Service Use Vehicles</td>
<td>21</td>
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<td>514</td>
<td>Snow Plows – Not Permanently Attached</td>
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<td>Specialized Delivery</td>
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<td>Group Code</td>
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<td>------------</td>
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<tr>
<td>568</td>
<td>Tiltbed Tow Trucks – Automobile Repossessors</td>
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<td>567</td>
<td>Tiltbed Tow Trucks – Fleet Service</td>
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<td>Tiltbed Tow Trucks – Full Time</td>
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<td>Tiltbed Tow Trucks – Incidental Use</td>
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<td>Transit Mix Trucks</td>
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<tr>
<td>401</td>
<td>Truckers – All Other Zone Rated</td>
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<td>Truckers – Corrosive Materials Haulers</td>
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<td>Truckers – Explosives Haulers</td>
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<td>Truckers – Flammable Liquids Haulers</td>
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<td>Truckers – Frac Sand Haulers</td>
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<td>Truckers – Gaseous Substances Haulers</td>
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<td>Truckers – Intermodal Container Haulers</td>
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<td>425</td>
<td>Truckers – Oxidizer and Peroxide Haulers</td>
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<td>426</td>
<td>Truckers – Poisonous Materials and Infectious Substances Haulers</td>
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<td>427</td>
<td>Truckers – Radioactive Materials Haulers</td>
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<td>Truckers – Sugar Cane Haulers</td>
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<td>502</td>
<td>Truckers Contingent Liability (Bobtail)</td>
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<td>Waste Disposal Trucks</td>
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<td>506</td>
<td>Waste Oil Transporters</td>
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</tr>
<tr>
<td>538</td>
<td>Wholesalers &amp; Manufacturers</td>
<td>21</td>
</tr>
</tbody>
</table>
Truckers – All Other Zone Rated (401) and (501)
Zone rated autos (hauling for hire) used to haul or transport goods, materials or commodities for another.

Example:
- Common carriers (individual or corporation which, for a fee, carries property from one place to another).
- Contract carriers (carrier hauling under specific contract for one or a few shippers; not open for hire to the general public).
- Exempt carriers (person operating a vehicle for hire transporting raw, unfinished goods usually agriculture related, such as produce or livestock).

Exempt Carriers Hauling Grain (407)
Zone rated autos exempt from ICC regulation that haul only grain.

Farm-to-Market Truckers (408)
Autos owned by a farmer that are used in connection with the operation of his/her own farm and to haul exclusively raw (not processed) agricultural food products (grains, fruits, vegetables, livestock) from farms to markets (i.e. grain elevators, feed lots, stockyards, slaughterhouse operations) for farmers.

Excludes:
- Hauling of other than raw agricultural food products (See Trucker)
- Trucker for hire.
- Radius greater than 300 miles (See Trucker)

Part-Time Farmer, Part-Time Trucker (409)
Autos owned by a farmer that are used in connection with the operation of his/her own farm and to haul raw (not processed) agricultural food products (grains, fruits, vegetables, livestock) from farms to markets (i.e. grain elevators, feed lots, stockyards, slaughterhouse operations) during farm season and for trucking (the for-hire hauling of general freight) during the non-farm season.

Excludes:
- Short-Term Policies (See Farm-to-Market Trucker or Trucker, as appropriate)

Truckers – Intermodal Container Haulers (410)
Autos operating on a for hire basis used to transport freight containers, ISO containers, shipping containers, hi-cube containers, conex boxes and sea cans.

Truckers – Sugar Cane Haulers (411)
Autos operated by sugar factory owners and/or used principally for hauling raw sugar cane for others.
- Short-term policies written during sugar cane harvest season – late-September to mid-December.
- Full-term policies with significantly increased exposure during sugar cane harvest season – late-September to mid-December.

Truckers – Frac Sand Haulers (412)
Autos operating for hire which are principally used for delivering frac (frack) sand to oil/gas fields or to oil/gas well sites. These units typically pull pneumatic tank trailers, which are powered by the unit's PTO.
- These pneumatic trailers are vacuum-sealed, enclosed tanks. This both protects the sand from contamination and also compresses air inside the trailer so the sand can be discharged.
Truckers – Intermodal Container Hazmat Haulers (420)
Zone Rated autos which transport containerized hazardous material as defined by the Secretary of Transportation.

Truckers – Explosives Haulers (421)
Zone Rated autos which transport Class 1 Explosive Materials as defined by the Secretary of Transportation.

Examples of Explosive Commodities:
- Ammunition
- Nitroglycerin

Excludes:
- Gas/LPG/Oil Haulers (See the Gasoline, Fuel, Fuel Oil, LPG, Butane & Propane Hauler Classifications)

Truckers – Gaseous Substances Haulers (422)
Zone Rated autos which transport Class 2 Gaseous Substances as defined by the Secretary of Transportation.

Examples of Gaseous Substances:
- Aerosols
- Acetylene
- Nitrogen Gas

Excludes:
- Gas/LPG/Oil Haulers (See the Gasoline, Fuel, Fuel Oil, LPG, Butane & Propane Hauler Classifications)

Truckers – Flammable Liquids Haulers (423)
Zone Rated autos which transport Class 3 Flammable Liquids as defined by the Secretary of Transportation.

Examples of Flammable Liquids:
- Acetone
- Dimethyl ether

Excludes:
- Gas/LPG/Oil Haulers (See the Gasoline, Fuel, Fuel Oil, LPG, Butane & Propane Hauler Classifications)

Truckers – Flammable Solids Haulers (424)
Zone Rated autos which transport Class 4 Flammable Solids as defined by the Secretary of Transportation.

Examples of Flammable Solids:
- Sulfur
- Phosphorous
- Metal Powders
- Matches

Excludes:
- Gas/LPG/Oil Haulers (See the Gasoline, Fuel, Fuel Oil, LPG, Butane & Propane Hauler Classifications)
Truckers – Oxidizer and Peroxide Haulers (425)
Zone Rated autos which transport Class 5 Oxidizers/Peroxides as defined by the Secretary of Transportation.

Examples of Oxidizers/Peroxides
- Bromine
- Calcium Chlorate
- Hydrogen Peroxide

Truckers – Poisonous Materials and Infectious Substances Haulers (426)
Zone Rated autos which transport Class 6 Poisonous/Infectious Substances as defined by the Secretary of Transportation.

Examples of Poisons/Infectious Substances:
- Medical Waste
- Cultures
- Cyanide

Decline all but medical waste, unless otherwise indicated.

Truckers – Radioactive Materials Haulers (427)
Zone Rated autos which transport Class 7 Radioactive Materials as defined by the Secretary of Transportation.

Examples of Radioactive Materials:
- Uranium
- Plutonium

Decline, unless otherwise indicated.

Truckers – Corrosive Materials Haulers (428)
Zone Rated autos which transport Class 8 Corrosive Materials as defined by the Secretary of Transportation.

Examples of Corrosive Materials:
- Sulfuric Acid
- Alkalis

Truckers – Not Otherwise Classified Hazmat Haulers (429)
Zone Rated autos which transport Class 9 Miscellaneous Hazardous Materials as defined by the Secretary of Transportation.

Example:
- Dry Ice
- Asbestos
- Air-bag inflators
Trailer Interchange Agreement (403)
Coverage provided for the insured's legal liability for physical damage to trailers not owned by him, but in his possession.

- A trailer interchange agreement is a written agreement which requires trucker "A" to reimburse trucker "B" for any damage to trucker "B"s" owned trailer while in trucker "A"s" possession.

Truckers Contingent Liability (Bobtail) (502)
Tractors (without trailers) or straight trucks (heavy and extra-heavy) limited to non-trucking use when:

- The autos are not rented.
- The autos are not being used for business purposes to carry property or to haul someone else's trailers.

Example:
- A tractor moving between jobs for which the contracting party has provided insurance
- Tractors that have left a job and are returning to the home garaging site

Excludes stand-alone physical damage policies. Use class reflecting vehicle usage.

Truckers Contingent Liability (Deadhead) (503)
Tractor-trailers limited to non-trucking use when:

- The autos are not rented.
- The autos are not being used for business purposes to carry property or to haul someone else's trailers.

Example:
- A tractor with an empty trailer moving between jobs for which the contracting party has provided insurance.
- Tractors with empty trailers that have left a job and are returning to the garaging site.

Excludes stand-alone physical damage policies. Use class reflecting vehicle usage.
Food Delivery (504)
Autos used in wholesale distribution of raw, highly spoilable food. This includes vehicles which haul frozen food, food which requires refrigeration to prevent spoiling, and fresh produce.

Examples include vehicles which haul:
- Meat and eggs (including beef, fish, eggs, oysters, poultry, and shrimp)
- Fresh produce
- Dairy products (including bottled milk, butter, cheese, and ice cream)
- Food products to restaurants

Excludes:
- Autos hauling for hire (See Truckers)
- Caterers
- Mobile concessions
- Meals on Wheels (See Trucks NOC)
- Pizza and fast food delivery (See Specialized Delivery)
- Ice delivery (See Trucks NOC)
- Bakers, bread trucks, beverage delivery (other than packaged milk), delivery of canned goods, vending machine service (See Wholesalers & Manufacturers)

Caterer Vehicles (536)
Vehicles used to transport prepared food to or provide food service for a specific occasion. There is no cooking in the vehicle.

Examples include vehicles providing service for:
- Weddings
- Banquets

Mobile Concession Trucks (537)
Vehicles used to:
- Transport prepared and packaged food for sale
- Transport items such as T-shirts, souvenirs, etc.
- Transport equipment used to prepare food at various locations. The food is then served from the vehicle and sold to the customer.

Example:
- Mobile lunch truck
- Mobileteria

Specialized Delivery (505)
Autos used in deliveries subject to time and similar constraints. (See Courier Service Trucks)

Example:
- Mail and package delivery
- Armored cars
- Magazine/newspaper delivery
- Pizza delivery autos owned by the restaurant (Rate as Pizza and Fast Food Delivery – Other than Hired Autos)

Excludes:
- Non-owned pizza delivery
Courier Service Trucks (541)
Vehicles specializing in time-sensitive transportation of small, high-valued goods and documents. Usually a small pickup, van or car.

Example:
- Express delivery services

Transit Mix Trucks (509)
Vehicles used to transport and mix fresh cement or concrete

Example:
- Cement mixers

Excludes:
- Vehicles hauling dry Portland cement (See Trucks NOC, if not for hire, or Truckers, if for hire)
- Cement pumpers (See Contractors)

Contractors – All Other (513)
Vehicles used to transport tools, equipment, and machinery to job sites to perform contracted work, such as construction or repair.

Example:
- Vehicles used by contractors involved in roofing, siding, and installation/service of windows, doors, shutters, gutters, fences, decks, and outdoor swimming pools.
- Vehicles operated by contractors who install/service computers, appliances, sprinklers, furniture, and security systems.
- Vehicles used by contractors involved in general construction, framing, and demolition.
- Vehicles used by electricians, exterminators, flooring/carpeting contractors, janitors/cleaning services, handymen, HVAC technicians, painters, plumbers, and property managers.
- Vehicles used by contractors involved in general construction, framing, and demolition.
- Vehicles used by electricians, exterminators, flooring/carpeting contractors, janitors/cleaning services, handymen, HVAC technicians, painters, plumbers, and property managers.
- Vehicles used by carpenters, masons/concrete workers, insulators, surveyors, and general contractors.

Excludes:
- Vehicles with an extendable boom or crane.
- Vehicles used by contractors involved in excavation, land grading, drilling, welding, metalwork, septic tank service, or cable/telecom maintenance.
- Vehicles traveling to or operating on oil fields.
- Vehicles used by contractors who install and service propane tanks, gas pumps, and oil pipelines.

Contractors – Boom Trucks (556)
Bucket trucks, cement pumper trucks, and other vehicles with an extendable boom/crane.

Contractors – Excavation, Drilling, and Land Grading Operations (557)
Vehicles used to transport backhoes, trackhoes, bull dozers, and other tools/mobile equipment used in excavation, drilling or land grading operations.

Excludes:
- Vehicles traveling to or operating on oil fields, natural gas fracking sites, coal mines, refineries, or nuclear power plants.
- Vehicles used by contractors who install and service propane tanks, gas pumps, and oil pipelines.
Contractors – Welding & Metalworking Operations (558)
Vehicles used by contractors principally performing welding or other metalwork.

Excludes:
- Vehicles traveling to or operating on oil fields, natural gas fracking sites, coal mines, refineries, or nuclear power plants.
- Vehicles used by contractors who install and service propane tanks, gas pumps, and oil pipelines.

Contractors – Septic Tank Service Trucks (559)
Vacuum trucks and other vehicles used by contractors to service septic tanks and port-a-potties.

Contractors – Oil Field/Energy Contractors (560)
Vehicles traveling to or operating on oil fields, natural gas fracking sites, coal mines, refineries, or nuclear power plants.

Example:
- Hot oil trucks travelling to oil fields
- Vehicles hauling drilling/rigging equipment
- Vehicles operated by roustabouts

Contractors – Petroleum Distribution Contractors (561)
Vehicles used by contractors who install and service propane tanks, gas pumps, and oil pipelines.

Excludes:
- Vehicles traveling to or operating on oil fields, natural gas fracking sites, coal/uranium mines, or similar sites involved in extracting materials for large-scale energy production.

Contractors – Cable, Telecom, and Other Utility Contractors (565)
Vehicles used by contractors principally involved in installing and maintaining utility networks.

Example:
- Vehicles used by contractors installing cable & fiber-optic lines
- Vehicles used by contractors erecting/maintaining cell towers
- Vehicles used by contractors servicing telephone/power lines

Log Trucks – For Hire (515)
Vehicles hauling FOR HIRE used to transport logs or stumps. Includes vehicles used to transport employees and/or equipment to and from job sites.

Example:
- Trucks with loaders attached
- Tractors with pole trailers
- Service pickups

Excludes:
- Vehicles hauling lumber over 50% of the time (See Truckers)
- Risks requiring an FHWA/ICC filing (See Truckers)
Log Trucks – Not For Hire (546)
Vehicles hauling NOT FOR HIRE used to transport logs or stumps. Includes vehicles used to transport employees and/or equipment to and from job sites.

Example:
- Trucks with loaders attached
- Tractors with pole trailers
- Service pickups

Excludes:
- Vehicles hauling lumber over 50% of the time (See Trucks NOC)

Pulpwood Haulers – For Hire (531)
Vehicles hauling FOR HIRE used to transport pulp or pulpwood (usually four feet or less in length and eight inches or less in diameter). Includes vehicles used to transport employees and/or equipment to and from job sites.

Example:
- Trucks with loaders attached
- Tractors with pole trailers
- Service pickups

Excludes:
- Vehicles hauling lumber over 50% of the time (See Truckers)
- Risks requiring an FHWA/ICC filing (See Truckers)

Pulpwood Haulers – Not for Hire (547)
Vehicles hauling NOT FOR HIRE used to transport pulp or pulpwood (usually four feet or less in length and eight inches or less in diameter). Includes vehicles used to transport employees and/or equipment to and from job sites.

Example:
- Trucks with loaders attached
- Tractors with pole trailers
- Service pickups

Excludes:
- Vehicles hauling lumber over 50% of the time (See Trucks NOC)
Dump Trucks – For Hire (510)
Vehicles hauling for hire, other than cement mixers, capable of dumping their loads.

Examples include vehicles used for:
- Excavating
- Mining
- Quarrying
- Transporting sand, gravel, and dirt (including belly/hopper types)
- Hauling construction and yard debris (including roll-offs)
- Hauling other aggregate materials

Excludes:
- Incidental use dump trucks
- Any dump trucks owned by a municipality or political subdivision
- Dump trucks not hauling for hire
- Dump trucks with blades used for snow removal (See Snow Plows)
- Vehicles hauling residential or commercial garbage to a landfill
- Belly/hopper types hauling grain

Dump Trucks – Not for Hire (545)
Vehicles not hauling for hire, other than cement mixers, capable of dumping their loads. Hauling and dumping are not the insured's primary business.

Examples include vehicles used for:
- Landscaping
- Roofing
- Excavating
- Demolition
- Hauling construction materials and debris (as part of a non-fleet, contractor operation)

Excludes:
- Incidental use dump trucks
- Any dump trucks owned by a municipality or political subdivision
- Dump trucks hauling for hire
- Dump trucks with blades used for snow removal (See Snow Plows)
- Vehicles hauling residential or commercial garbage to a landfill
- Belly/hopper types hauling grain

Dump Trucks – Municipality Owned (540)
Vehicles, other than cement mixers, capable of dumping their loads. Vehicle is owned by a municipality or political subdivision.

Examples include vehicles used for:
- Street repair
- Spreading sand

Rate: If rates are not in the Commercial Auto Manual for your state, rate as Dump Trucks – Not for Hire.
Dump Trucks – Incidental Use (511)
Vehicles, other than cement mixers, capable of dumping their loads. Vehicle is not part of a for-hire business and rarely leaves the premises.

Examples include vehicles used by:
- Farmers
- Ranchers
- Homeowner’s associations

Coal Haulers (512)
Dump trucks or other type vehicles which primarily transport coal.

Decline, unless otherwise indicated.

Snow Plows – Not Permanently Attached (514)
Vehicles used to move snow.

Example:
- Pickup or dump truck with removable blade

Rate: Dump Trucks – For Hire

Salvage Haulers (548)
Autos specially designed for transporting salvage material for resale or recycling.

Example:
- Automobile dismantlers and recyclers (includes rollback and tiltbed autos used for salvage operations)
- Junk dealers
- Scrap iron and metal dealers
- Cardboard/aluminum/tire recyclers

Excludes:
- Autos hauling for hire (See Truckers)
- Tow trucks
- Dump trucks

Waste Disposal Trucks (507)
Autos specially designed for transporting waste material for disposal.

Example:
- Garbage haulers
- Trucks hauling contaminated materials
- Sewage and sludge haulers

Excludes:
- Septic tank cleaners (See Contractors)
- Roll-offs (See Dump Trucks – For Hire)

LIABILITY COVERAGE IS NOT AVAILABLE FOR RISKS HAULING TO LANDFILLS.

AUTO LIABILITY COVERAGE IS NOT AVAILABLE IN THE STATES OF NEW YORK, VERMONT, AND HAWAII.
Waste Oil Transporters (506)
Autos transporting waste oil for disposal, recycling or resale.

Excludes:
- Salt water haulers (See Energy-related Drilling Waste Haulers)
- Drilling mud haulers (See Energy-related Drilling Waste Haulers)

**AUTO LIABILITY COVERAGE IS NOT AVAILABLE IN THE STATES OF NEW YORK, VERMONT, AND HAWAII.**

Energy-related Drilling Waste Haulers (562)
Vehicles transporting saltwater, brine fluids, drilling mud or other energy-related drilling byproducts.

Crude Oil Haulers – For Hire (563)
Specially designed vehicles used to transport crude oil operating on a for-hire basis. Though the units in this class may own the cargo that they transport, they are typically not owned by or affiliated with either the seller at the cargo’s origin or the purchaser at the cargo’s destination.

Excludes:
- Waste oil transporters
- Gasoline, Diesel Fuel, & Airplane Fuel Haulers

**AUTO LIABILITY COVERAGE IS NOT AVAILABLE IN THE STATES OF NEW YORK, VERMONT, AND HAWAII.**

Crude Oil Haulers – Not For Hire (564)
Specially designed vehicles used to transport crude oil operating on a not-for-hire basis. These units typically are owned by or affiliated with either the seller at the cargo’s origin or the purchaser at the cargo’s destination.

Excludes:
- Waste oil transporters
- Gasoline, Diesel Fuel, & Airplane Fuel Haulers

**AUTO LIABILITY COVERAGE IS NOT AVAILABLE IN THE STATES OF NEW YORK, VERMONT, AND HAWAII.**

Gasoline, Diesel Fuel, & Airplane Fuel Haulers – For Hire (521)
Specially designed vehicles used to transport gasoline, diesel and other propellant fuels operating on a for-hire basis. Though the units in this class may own the cargo that they transport, they are typically not owned by or affiliated with either the seller at the cargo’s origin or the purchaser at the cargo’s destination.

Example:
- Gas tankers
- Airplane fuel haulers

Excludes:
- Waste oil transporters
- Crude oil haulers

**AUTO LIABILITY COVERAGE IS NOT AVAILABLE IN THE STATES OF NEW YORK, VERMONT, AND HAWAII.**
Gasoline, Diesel Fuel, & Airplane Fuel Haulers – Not For Hire (551)
Specially designed vehicles used to transport gasoline, diesel and other propellant fuels operating on a not-for-hire basis. These units typically are owned by or affiliated with either the seller at the cargo's origin or the purchaser at the cargo's destination.

Example:
- Gas tankers
- Airplane fuel haulers

Excludes:
- Waste oil transporters
- Crude oil haulers

AUTO LIABILITY COVERAGE IS NOT AVAILABLE IN THE STATES OF NEW YORK, VERMONT, AND HAWAII.

LPG, Butane, & Propane Haulers (Bulk) – For Hire (522)
Those vehicles used to transport bulk LPG, butane or propane operating on a for-hire basis. Though the units in this class may own the cargo that they transport, they are typically not owned by or affiliated with either the seller at the cargo's origin or the purchaser at the cargo's destination.

AUTO LIABILITY COVERAGE IS NOT AVAILABLE IN THE STATES OF NEW YORK, VERMONT, AND HAWAII.

LPG, Butane, & Propane Haulers (Bulk) – Not For Hire (552)
Those vehicles used to transport bulk LPG, butane or propane operating on a not-for-hire basis. These units typically are owned by or affiliated with either the seller at the cargo's origin or the purchaser at the cargo's destination.

AUTO LIABILITY COVERAGE IS NOT AVAILABLE IN THE STATES OF NEW YORK, VERMONT, AND HAWAII.

LPG, Butane, & Propane Haulers (Bottled) – For Hire (523)
Those vehicles used to transport bottled LPG, butane or propane operating on a for-hire basis. Though the units in this class may own the cargo that they transport, they are typically not owned by or affiliated with either the seller at the cargo's origin or the purchaser at the cargo's destination.

AUTO LIABILITY COVERAGE IS NOT AVAILABLE IN THE STATES OF NEW YORK, VERMONT, AND HAWAII.

LPG, Butane, & Propane Haulers (Bottled) – Not For Hire (553)
Those vehicles used to transport bottled LPG, butane or propane operating on a not-for-hire basis. These units typically are owned by or affiliated with either the seller at the cargo's origin or the purchaser at the cargo's destination.

AUTO LIABILITY COVERAGE IS NOT AVAILABLE IN THE STATES OF NEW YORK, VERMONT, AND HAWAII.
Fuel Oil Haulers – For Hire (534)
Autos used to haul fuel oil for heating operating on a for-hire basis. Though the units in this class may own the cargo that they transport, they are typically not owned by or affiliated with either the seller at the cargo’s origin or the purchaser at the cargo’s destination.

Example:
➢ Home fuel oil delivery

AUTO LIABILITY COVERAGE IS NOT AVAILABLE IN THE STATES OF NEW YORK, VERMONT, AND HAWAII.

Fuel Oil Haulers – Not For Hire (554)
Autos used to haul fuel oil for heating operating on a not-for-hire basis. These units typically are owned by or affiliated with either the seller at the cargo’s origin or the purchaser at the cargo’s destination.

Example:
➢ Home fuel oil delivery

AUTO LIABILITY COVERAGE IS NOT AVAILABLE IN THE STATES OF NEW YORK, VERMONT, AND HAWAII.

Tow Trucks – Automobile Repossessors (544)
Those tow trucks used in conjunction with auto repossession. Includes vehicles used 5% to 100% of the time for repossession.

If the vehicle is used over 50% of the time for repossession, submit the risk to the company.

Excludes:
➢ Units with a tiltbed/flatbed (See Tiltbed Tow Trucks – Automobile Repossessors)

Tow Trucks – Full Time (517)
Those trucks specially designed and equipped for towing disabled vehicles from the scene of disablement to any other point.

Towing of vehicles must be the primary source of income for the business.

Excludes:
➢ Units with a tiltbed/flatbed (See Tiltbed Tow Trucks – Full Time)
➢ Units involved in automobile repossession more than 5% of the time (See Tow Trucks – Automobile Repossessors)

Notes:
➢ If there are only one or two tow trucks on the policy, then the risk is possibly an incidental towing operation (See Tow Trucks – Incidental Use)
➢ If there are more than two tow trucks on the policy, it is a full-time towing operation
Tow Trucks – Fleet Service (518)
Those tow trucks used exclusively for the repair, maintenance and towing of the insured's own fleet of vehicles.

Excludes:
- Units with a tiltbed/flatbed (See Tiltbed Tow Trucks – Fleet Service)
- Units involved in automobile repossession more than 5% of the time (See Tow Trucks – Automobile Repossessors)
- Units owned by used car dealers (See Tow Trucks – Incidental Use)

Tow Trucks – Incidental Use (539)
Those trucks specially designed and equipped for towing disabled vehicles from the scene of disablement to any other point. Owned and operated by service stations, body shops, used car dealerships, etc.

Towing of vehicles must not be the primary source of income for the business.

Excludes:
- Units with a flatbed/tiltbed (See Tiltbed Tow Trucks – Incidental Use)
- Units involved in automobile repossession more than 5% of the time (See Tow Trucks – Auto Repossessors)
- Units with GVW over 20,000 pounds (See Tow Trucks – Full Time)
- Units with an operating radius over 100 miles (See Tow Trucks – Full Time)
- Units on policies with more than two tow trucks, wreckers, or tiltbed trucks (See Tow Trucks – Full Time)

Tiltbed Tow Trucks – Full Time (542)
Those trucks specially designed and equipped for towing disabled vehicles from the scene of disablement to any other point. Vehicle will have a flatbed that tilts to allow hoisting of vehicle onto the bed. This class includes rollbacks.

Towing of vehicles must be the primary source of income for the business.

Excludes:
- Units involved in automobile repossession more than 5% of the time (See Tiltbed Tow Trucks – Auto Repossessors)
- Salvage and scrap metal haulers (See Salvage Haulers)
- Heavy equipment haulers:
  - Hauling owned equipment (See Contractors)
  - Hauling equipment for hire (See Truckers)
- Units owned by used car dealerships (See Car Carriers – Not For Hire)

Notes:
- If there are only one or two tow trucks on the policy, then the risk is possibly an incidental towing operation (See Tiltbed Tow Trucks – Incidental Use)
- If there are more than two tow trucks on the policy, it is a full-time towing operation
Tiltbed Tow Trucks – Incidental Use (566)
Tiltbed, flatbed, or rollback trucks which tow disabled vehicles from the scene of disablement to any other point. Owned and operated by service stations, body shops, etc.

Towing of vehicles must **not** be the primary source of income for the business.

**Excludes:**
- Units involved in automobile repossession more than 5% of the time (*See Tiltbed Tow Trucks – Automobile Repossessors*)
- Units owned by used car dealerships (*See Car Carriers – Not For Hire*)
- Units with GVW over 20,000 pounds (*See Tiltbed Tow Trucks – Full Time*)
- Units with an operating radius over 100 miles (*See Tiltbed Tow Trucks – Full Time*)
- Units on policies with more than two tow trucks, wreckers, or tiltbed trucks (*See Tiltbed Tow Trucks – Full Time*)

Tiltbed Tow Trucks – Fleet Service (567)
Those tiltbed, flatbed, or rollback tow trucks used exclusively for the repair, maintenance, and towing of the insured’s own fleet of vehicles.

**Excludes:**
- Units involved in automobile repossession more than 5% of the time (*See Tiltbed Tow Trucks – Automobile Repossessors*)
- Units owned by used car dealerships (*See Car Carriers – Not For Hire*)

Tiltbed Tow Trucks – Automobile Repossessors (568)
Those tiltbed, flatbed, or rollback tow trucks used in conjunction with auto repossession. Includes vehicles used 5% to 100% of the time for repossession.

If the vehicle is used over 50% of the time for repossession, submit the risk to the company.

Car Carriers – For Hire (543)
Autos used to carry new or used cars from purchase or distribution point to destination operating on a for-hire basis.

These autos typically carry one or more vehicles from:
- Auto auction to a dealership
- Dealership to dealership

If the dealership owns the car carrier and hauls autos to their own dealership only, **rate not for hire**.

If the insured is a trucker hauling for hire for an auto auction or dealership, **rate for hire**.

**Excludes:**
- Wreckers (*See Tow Trucks – Full Time*)
- Vehicles transporting disabled autos from the scene of disablement to another location (*See Tow Trucks – Full Time*)
Car Carriers – Not For Hire (555)
Autos used to carry new or used cars from purchase or distribution point to destination operating on a not-for-hire basis. These units are typically owned by or affiliated with a used-car dealership.

These autos typically carry one or more vehicles from:
- Auto auction to a dealership
- Dealership to dealership

If the dealership owns the car carrier and hauls autos to their own dealership only, rate not for hire.

If the insured is a trucker hauling for hire for an auto auction or dealership, rate for hire.

Excludes:
- Wreckers (See Tow Trucks – Full Time)
- Vehicles transporting disabled autos from the scene of disablement to another location (See Tow Trucks – Full Time)

Farmers (508)
Autos owned by a farmer and used in connection with the operation of a farm. May occasionally be used to haul commodities for other farmers.

Example:
- Farm service vehicles
- Grain/livestock haulers (hauling commodities owned by the insured)

Excludes:
- Autos which haul for others more than 10% of the time (See Part-Time Trucker/Part-Time Farmer or Farm-to-Market Truckers)

Custom Harvesters (549)
Vehicles involved in the custom harvesting of crops.

Example:
- Vehicles used to transport equipment to and from the fields or groves
- Vehicles used to transport farm products from the fields or groves to distributors, processing plants, grain elevators, etc.

Excludes:
- Vehicles with radius of operation greater than 200 miles (See Truckers)
- Risks requiring ICC/FHWA filings (See Truckers)
- Truckers for hire
Mobile or Farm Equipment (550)
Land vehicles, including any attached machinery or equipment designed primarily for use principally off public roads.

Includes vehicles maintained for use solely on or next to premises you own or rent, vehicles that travel on crawler treads and vehicles, whether self-propelled or not, that are maintained primarily to provide mobility to permanently mounted or attached equipment.

This classification applies only to vehicles subject to compulsory or financial responsibility laws or other motor vehicle insurance laws.

Example:
- Bulldozers
- Farm machinery
- Forklifts

House Movers (519)
Autos used to transport a house from one lot or foundation to another (other than mobile home toters). Trucks with converters should be rated as tractors. This class includes winch trucks.

Mobile Home Transporters (Toters) (516)
Autos used only to transport mobile homes and modular buildings.

Excludes:
- Recreational or travel trailers

Moving Operations (520)
Vehicles used in moving personal, office or commercial building contents from one residency or business to another.

Examples include vehicles used by:
- Moving companies
- Storage companies

Lawn and Tree Service Trucks (535)
Vehicles used by landscapers, nurseries, or workers involved in laying sod, or planting and removing trees. (Rate as Commercial Use)

Vehicles used in the business of lawn care (mowing, pesticides, etc.) and rototilling gardens. (Rate as Retail Use)
Wholesalers & Manufacturers (538)
Wholesalers – Autos used to transport goods for resale (or for business use) to:
➢ Retailers
➢ Other merchants
➢ Institutional or commercial users

Manufacturers – Autos used to transport raw materials or finished or unfinished goods which are manufactured, processed or constructed by the insured.

Includes vehicles involved with:
➢ Vending machine service
➢ Delivery of non-perishable food

Excludes:
➢ Trucker for hire

Firework Haulers – Not For Hire (569)
Vehicles used to haul fireworks, either for large displays or for resale to the general public.

Excludes:
➢ Vehicles hauling for hire (See Truckers – Explosives Haulers)

Service Use Vehicles (598)
Vehicles used exclusively by a business to transport equipment, tools, and incidental supplies to or from a job location.

Excludes:
➢ Units with GVW over 20,000 pounds (See All Other Trucks, Tractors, and Trailers)
➢ Units visiting more than four job sites per day (See All Other Truck, Tractors, and Trailers)

All Other Trucks, Tractors and Trailers; NOC (599)
Any private carrier that does not fit any of the above classifications.

Example:
➢ Meals on Wheels
➢ Mobile offices
➢ Vehicles used in fighting forest fires
➢ Vehicles used to transport race horses
➢ Vehicles, not owned by a funeral director, used to transport corpses
➢ Mobile mechanics
➢ For hire Hazmat responder vehicles
➢ Street sweepers
Definitions

SERVICE – Vehicles used exclusively in a business to transport equipment, tools, and incidental supplies to or from a job location.

To qualify, a vehicle should average no more than four job sites a day (if more than four, rate as Commercial). The intent of the service class is to recognize a lesser risk involved with a vehicle that remains parked for a major portion of the day at a job site.

RETAIL – Vehicles used primarily in a business to pick up property from or deliver property to individual homes or households.

Examples include vehicles used for:
- Appliance delivery to homes
- Dairy delivery to homes (no tank trucks)
- Firewood delivery to homes
- Retail meat or groceries delivery
- Florist, laundry, furniture, and lumber retail delivery to homes

COMMERCIAL – Vehicles used exclusively in a business which do not qualify as retail or service classifications.
PUBLIC AUTOS

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Charter Buses – Interstate (814)
Autos operated within two or more states chartered typically by groups on a round trip basis for special trips, touring, outings, games and similar uses.
- There must be an actual location where buses are kept, consistent with the territorial rating, where the vehicles can be inspected.
- The living address or state CDLs of drivers must be consistent with the garaging/rating location.

Excludes:
- Buses that ferry individual fare-paying passengers (See Inter-City Transportation)
- Vans with seating capacity less than 20 that travel to an airport (Rate as Airport Transportation)

Charter Buses – Intrastate (825)
Autos operated completely within one state chartered typically by groups on a round trip basis for special trips, touring, outings, games and similar uses.
- There must be an actual location where buses are kept, consistent with the territorial rating, where the vehicles can be inspected.
- The living address or state CDLs of drivers must be consistent with the garaging/rating location.

Excludes:
- Buses that ferry individual fare-paying passengers (See Inter-City Transportation)
- Vans with seating capacity less than 20 that travel to an airport (Rate as Airport Transportation)

Charter Transportation Operating with a Limousine Business – Interstate (857)
Autos operated within two or more states chartered typically by groups on a round trip basis for special trips, touring, outings, games and similar uses.
- There must be an actual location where the vehicles are kept, consistent with the territorial rating, where the vehicles can be inspected.
- The living address or state CDLs of drivers must be consistent with the garaging/rating location.
- The auto must operate as part of a professional limousine business where at least one of the vehicles is a stretched limo.
- We must write both the limos and the charter buses.
- Seating capacity must be less than or equal to 20.

Excludes:
- Buses that ferry individual fare-paying passengers (See Inter-City Transportation)
- Vans with seating capacity less than 20 that travel to an airport (Rate as Airport Transportation)

Charter Transportation Operating with a Limousine Business – Intrastate (858)
Autos operated within one state chartered typically by groups on a round trip basis for special trips, touring, outings, games and similar uses.
- There must be an actual location where the vehicles are kept, consistent with the territorial rating, where the vehicles can be inspected.
- The living address or state CDLs of drivers must be consistent with the garaging/rating location.
- The auto must operate as part of a professional limousine business where at least one of the vehicles is a stretched limo.
- We must write both the limos and the charter buses.
- Seating capacity must be less than or equal to 20.

Excludes:
- Buses that ferry individual fare-paying passengers (See Inter-City Transportation)
- Vans with seating capacity less than 20 that travel to an airport (Rate as Airport Transportation)
Party Buses – Interstate (861)
Autos:
- Used to transport a pre-arranged group of people for special occasions.
- Operating for hire in two or more states.

Excludes:
- Buses that ferry individual fare-paying passengers (See Inter-City Transportation)
- Vans with seating capacity less than 20 that travel to an airport (Rate as Airport Transportation)

Party Buses – Intrastate (862)
Autos:
- Used to transport a pre-arranged group of people for special occasions.
- Operating for hire in one state.

Excludes:
- Buses that ferry individual fare-paying passengers (See Inter-City Transportation)
- Vans with seating capacity less than 20 that travel to an airport (Rate as Airport Transportation)

Inter-City Transportation (813)
Autos operated on a regular or irregular route to transport individual fare-paying passengers between two or more non-contiguous towns or cities.
- The living address or state CDLs of drivers must be consistent with the garaging/rating location.
- Submit accounts not meeting the above criteria.

Example:
- Greyhound bus
- 15-passenger van hauling individuals for hire to one or more locations

Bingo/Casino Transportation – Autos Owned by Bingo/Casino Operation (846)
Autos used to transport passengers to a bingo, casino or other gambling establishment operating along a regular, prescribed route and owned by or affiliated with the casino or bingo operation.

Excludes:
- Buses not operating on a regular, prescribed route (See Charter Bus)

Bingo/Casino Transportation – Autos Owned by Separate Transportation Business (853)
Autos used to transport passengers for hire to a bingo, casino or other gambling establishment operating along a regular, prescribed route and owned by or affiliated with a separate transportation business, not the casino or bingo operation.

Excludes:
- Buses not operating on a regular, prescribed route (See Charter Bus)

Musician/Entertainer Buses – Professional Musician/Entertainer – Owned Auto (817)
Buses owned by an individual, group, firm or organization and used only to transport its own professional musicians/entertainers, equipment and support staff. Music/entertaining must be insured's primary business.

Rate: If bus is leased for less than a year, rate as Charter Bus.

Example:
- Bus owned by a country music star
Musician/Entertainer Buses – Non-Professional Musician/Entertained – Owned Auto (845)
Buses used only to transport musicians or entertainers, their equipment and their support staff. This bus will probably be used primarily on weekends or seasonally.

Buses used by amateur musicians or entertainers.

Rate: If bus is leased for less than a year, rate as Charter Bus.

Example:
- Barber shop quartet

Athlete Buses – Professional Athletes – Owned Auto (816)
Buses owned by an individual, group, firm or organization and used only to transport its own professional athletes, equipment and support staff. Athletics must be the insured's primary business.

Rate: If bus is leased for less than a year, rate as Charter Bus.

Example:
- Bus owned by a professional football team.

Athlete Buses – Non-Professional Athletes – Owned Auto (844)
Buses used only to transport athletes, their equipment and their support staff. This bus will probably be used primarily on weekends or seasonally.

Used by amateur athletes.

Rate: If bus is leased for less than a year, rate as Charter Bus.

Example:
- American Legion baseball

Sightseeing Buses (815)
Autos accepting individual passengers for a fare for sightseeing or guided tours making occasional stops at points of interest and returning the passengers (the same day) to the point of origin.

Rate: For radius greater than 150 miles rate as Charter.

Excludes:
- Amphibious Autos (See Amphibious Sightseeing Auto)

Amphibious Sightseeing Auto (863)
Amphibious autos accepting individual passengers for a fare for sightseeing or guided tours making occasional stops at points of interest and returning the passengers (the same day) to the point of origin.

Example:
- Duck Boats
Urban Buses (812)
Autos that pick up, transport and discharge passengers at frequent local stops along a prescribed route.

This classification applies only to vehicles:
- Operated principally within the limits of a city or town or communities contiguous to such city or town.
- Which include scheduled express service between points on the prescribed route.

Example:
- Public transportation bus

Four Wheel Drive Auto Tours (852)
Four wheel drive autos used as part of an off-road tour operation.
- Vehicles may have open or closed tops.

Autos used are rugged terrain vehicles, such as Jeeps, Blazers, Explorers, etc.

Example:
- Off-road tours in mountain states

Rate: For radius greater than 150 miles rate as Charter.

Trolley Bus
Autos designed as a replica of a trolley and completely enclosed operating on public thoroughfares.

Rate: Based on usage (i.e., Charter Bus, Sightseeing Bus, Urban Bus, etc.)

Trams (828)
Autos that are:
- Not operated for hire
- Not enclosed and having bench seats
- Usually operated in, but not limited to, shopping malls, amusement areas and parking lots

Example:
- Transportation from the parking lots to entry gate

Airport Transportation Service Autos (803)
Auto, buses or vans that are:
- Operated for hire
- Transporting passengers between airports and homes
- Transporting passengers between airports and passenger stations (such as hotels, rental car agencies, etc.)

Excludes:
- Taxicabs
- Sedan types
Airport Shuttles (836)
Autos:
- Of the mini-van, van or bus type
- Not operating for hire
- Operating only on airport grounds or land contiguous to the airport (airport to parking lot and parking lot to airport only)

Example:
- Rental car shuttle
- Parking lot shuttle

Excludes:
- Sedan types
- Vehicles with a radius over 50

Church Buses (822)
Autos used by a church, temple, mosque, Chabad etc. to transport persons to or from:
- Religious services
- Sunday school
- Church-related activities

Autos owned by other than a church:
- If the auto is used exclusively for one church and is not for hire

Rate: Pastor, Rabbi, etc. car as Religious Organization Private Passenger Type vehicle.

Excludes autos used primarily for:
- Daily school activities
- Transporting persons to doctors' offices, hospitals, stores, etc. (See Owner Operated Religious Transport)

Boy and Girl Scout Buses (805)
Autos operated by a scout troop to transport scouts:
- On camping trips or field trips
- To meetings
- To other scout related activities

Example:
- Camp Fire Girls, 4-H groups

Excludes:
- Boys and girls club or YMCA buses (See Social Service Agency Auto)

Drum and Bugle Corps Buses (819)
Buses used exclusively to transport drum and bugle corps performers, their equipment and their support staff to and from performances.

Includes precision drill teams.
School Buses (Owned by a Political Subdivision or School District) (820)
Autos owned by a city, county or state school district which carry school-age children (18 years old or younger) and possibly their chaperones to and from:
- School
- School activities, such as games, outings and similar school trips

School Buses (Owned by Other than a Political Subdivision, School District, Private or Parochial School) (821)
Autos owned by independent contractors.
Autos not owned by a political subdivision, school district or private school.
Autos carrying school-age children (18 years old or younger) and possibly their chaperones to and from:
- School
- School activities, such as games, outings and similar school trips

School Buses (Owned by a Private or Parochial School) (847)
Autos owned by a private or parochial school.
Autos carrying school-age children (18 years old or younger) and possibly their chaperones to and from:
- School
- Any school activities, including games, outings and similar school trips

Head Start Programs (854)
Autos transporting children to a Head Start program. Auto must be specifically identified as transporting Head Start children only.
- Either "Head Start" is in the insured name or
- If part of a social service risk, the vehicle is identified as being used only for Head Start. No radius restriction.

Day Care Center Autos – Employer or Religious Organizations (804)
Autos owned and operated:
- Primarily for the benefit of employees or members of a business or religious organization
- Without charge to its members or at a minimal charge made to cover operating expenses only

Used to:
- Transport children to and from the center
- Transport children on occasional outings

Example:
- Employer-sponsored day care center for the benefit of its employees
- Religious organization-sponsored day care center for the benefit of members

Excludes:
- "For profit" day care operations located on employers' or church's premises and adult day cares
- Vehicles with a seating capacity over 40 passengers (Rate as School Buses (Owned by Other than a Political Subdivision, School District, Private or Parochial School))
- Vehicles with a radius over 50 (Rate as All Other Public)
- Individual named insureds with 3 or more power units at inception (Rate as All Other Public)
Day Care Center Auto (831)
Autos owned and operated by a day care center which are used to:
- Transport children to and from the center
- Transport children on occasional outings

Transportation must be incidental to the business.

Example:
- In-home day cares
- Privately-owned day cares

Excludes:
- Employer-sponsored day care
- Religious organization-sponsored day care
- Adult day cares
- Vehicles with a seating capacity over 40 passengers (*Rate as School Buses (Owned by Other than a Political Subdivision, School District, Private or Parochial School)*)
- Vehicles with a radius over 50 (*Rate as All Other Public*)
- Individual named insureds with 3 or more power units at inception (*Rate as All Other Public*)

Kiddie Transportation – Owner Operated (849)
Minivans or vans that are used on a prearranged basis to exclusively transport children (under 16 years old) to:
- Doctor's appointments
- School
- Music Lessons
- Sports Practices, etc.

Risks included in this classification are subject to the following conditions:
- The vehicle must be owner operated
- Radius of operation not greater than 25 miles and/or
- Annual mileage per vehicle not greater than 25,000 miles
- The autos must not be under dispatch
- The autos must not operate between 9 p.m. and 6 a.m.

Example:
- Kids Cab
- Teens and Tots Taxi

Excludes:
- All risks where a “taxi company” is listed as an additional insured. A “taxi company” includes any operation transporting the general public (as opposed to exclusively transporting children).
- All risks where the vehicle is not owner operated.
Kiddie Transportation – Non-Owner Operated (860)

Minivans or vans that are used on a prearranged basis to exclusively transport children (under 16 years old) to:

- Doctor’s appointments
- School
- Music Lessons
- Sports Practices, etc.

Risks included in this classification are subject to the following conditions:

- The vehicle must not be owner operated
- Radius of operation not greater than 25 miles and/or
- Annual mileage per vehicle not greater than 25,000 miles
- The autos must not be under dispatch
- The autos must not operate between 9 p.m. and 6 a.m.

Example:

- Kids Cab
- Teens and Tots Taxi

Excludes:

- All risks where a “taxi company” is listed as an additional insured. A “taxi company” includes any operation transporting the general public (as opposed to exclusively transporting children).
- All risks where the vehicle is driven by an owner/operator.

Senior Citizen Center Autos (807)

Autos:

- Used to transport senior citizens
- Operated by an organization whose clients or residents are primarily senior citizens

Transportation of clients must be incidental to the overall operation

Example:

- Retirement residential centers
- Senior congregate living facilities
- Senior recreation centers

Excludes:

- Medical transport, medi-van, non-emergency ambulance
- Any autos used to exclusively or principally transport:
  - Clients of a hospice
  - The physically disabled
  - Individuals under medical care
- Any autos used in or as a transportation business (e.g., dial-a-ride programs)
- Any auto with an annual mileage greater than 20,000
- Adult day care centers (See Medical Transportation)
- 1-8 passenger vehicles with a lift (See Medical Transportation)
- 9-20 passenger vehicles with more than one wheelchair location (See Medical Transportation)
Group Home Residential Facilities Auto (848)
Autos owned and/or operated by an organization whose primary business is caring for:
- Occupants of a residential facility
- Occupants of a group home

Autos must be incidental to the overall operation of the business; the use of the vehicle should not generate revenue for the insured.

Example:
- Halfway house auto
- Adult foster care (except senior citizens)
- Alcohol or drug rehab center (long-term care)
- Group home for the mentally disabled

Excludes:
- Homeless shelters, short-term residential facilities (See Social Service)
- Retirement homes
- Nursing homes
- Facilities which exclusively offer medical care (e.g., hospices)
- Any autos/vans used to principally transport:
  - The physically disabled
  - Individuals under medical care
- Any auto with an annual mileage greater than 20,000

All Other Social Service Agency Autos (808)
Autos:
- Owned and/or operated by a government entity, civic, charitable or social service organization
- Used to provide transportation to clients of the agency

Transportation of clients must be incidental to the overall operation.

The transportation must operate under the control of the social service agency.

Includes:
- Autos owned by and/or used exclusively by the social service agency (See Exclusions)
- Homeless shelters
- Autos not suitable for any other social service agency classification

Example:
- Government-owned/operated community centers
- Civic-owned/operated recreation centers
- Autos carrying the mentally disabled
- Boys and girls clubs, YMCA

Excludes:
- Autos used by group homes, senior citizen centers, government-sponsored day care, Head Start programs
- Medical transport, medi-van, non-emergency ambulance
- Any autos used to transport clients of a hospice
- Any autos/vans principally used to transport:
  - The physically disabled
  - Individuals under medical care
- Any autos used in or as a transportation business (e.g., dial-a-ride programs)
- Any auto with an annual mileage greater than 20,000
Stretched Limousines (Not Airport Limousines) (801)
UNMARKED sedan type vehicles:
- Operated for hire by the named insured or an employee.
- Used on a prearranged basis for special or business functions, weddings, funerals or similar purposes.

Includes:
- Stretch limousines regardless of make
- The following stretched or non-stretched luxury autos: Bentley, Rolls Royce and other classic type autos

Excludes:
- Non-sedan stretched vehicles
- Non-stretched vehicles other than those specified above
- Airport limos

Limousines – Stretched Non-Sedan (Not Airport Limousines) (859)
UNMARKED non-sedan type vehicles:
- Operated for hire by the named insured or an employee
- Used on a prearranged basis for special or business functions, weddings, or similar purposes
- Do not travel to the airport more than 50% of the time

Includes:
- Stretch non-sedan regardless of make
- Unusual stretch vehicles, such as SUVs

Excludes:
- Sedan stretched vehicles
- Airport limos
- Non-stretched vehicles

Stretched Airport Limousines (826)
UNMARKED stretched sedan type vehicles (not a van):
- Operated for hire by the named insured or an employee

Transports passengers predominately (50% or more) between airports and:
- Homes or airport passenger stations
- Hotels and motels
- Parking lots
- Rental car agencies, etc.

Includes:
- Stretch limousines regardless of make
- The following stretched or non-stretched luxury autos: Bentley, Rolls Royce and other classic type autos

Excludes:
- Vans, station wagons and Suburbans
- Non-stretched vehicles other than those specified above
Limousine Business – Luxury Non-Stretched Sedan Services Operating in Conjunction with Stretched Limousines (840)

UNMARKED sedan type vehicles:
- Having a seating capacity of five or less
- Operated for hire by the named insured or an employee
- Operated in conjunction with a professional limousine business where at least 20% of the vehicles are stretched
- Used on a prearranged basis for special or business functions or similar purposes, including airport transportation

Includes:
- Non-stretched highest end luxury type autos of the following makes: Aston-Martin, BMW, Cadillac, Infinity Q45, Jaguar, Lexus, Lincoln, Mercedes and Volvo

Example:
- Cadillac sedan operating in conjunction with a stretched limousine fleet

Excludes:
- Vans, station wagons, Suburbans and other SUV types and standard non-stretched autos, such as Buick, Chevrolet, Chrysler, Dodge, Ford, Mazda, Mercury and Oldsmobile
- Other non-highest end luxury makes (those makes not listed in "Includes")
- Vehicles that wait at airports or other locations searching for fares
- Vehicles with annual mileage greater than 45,000
- Vehicles with meters or fare boxes
- Vehicles owned by a casino

Limousine Business – Luxury Non-Stretched Sedan Services Operating Independently or when Most Other Vehicles are Non-Stretched (855)

UNMARKED sedan type vehicle:
- Having a seating capacity of five or less
- Operated for hire by the named insured or an employee
- Operated independently or in conjunction with a professional limousine business where more than 80% of the vehicles are non-stretched
- Used on a prearranged basis for special or business functions or similar purposes, including airport transportation

Includes:
- Non-stretched highest end luxury type autos of the following makes: Aston-Martin, BMW, Cadillac, Infinity Q45, Jaguar, Lexus, Lincoln, Mercedes and Volvo
- Single unit accounts

Excludes:
- Vans, station wagons, Suburbans and other SUV types and standard non-stretch autos, such as: Buick, Chevrolet, Chrysler, Dodge, Ford, Mazda, Mercury and Oldsmobile
- Other non-highest end luxury makes (those not listed in "Includes")
- Vehicles that wait at airports or other locations searching for fares
- Vehicles with annual mileage greater than 45,000
- Vehicles with meters or fare boxes
Taxicabs – Multiple Units with a Fare Box (701)
- METERED autos
- Seating capacity typically eight or less
- Operated for hire by the named insured or an employee
- Do not pick up, transport or discharge passengers along route
- Typically, but not always, connected with a dispatching service or entity
- May operate 24 hours per day

Includes:
- All autos on a multiple unit risk where a taxi company is listed as an additional insured
- Minivans and SUV’s used in a taxi service

Use for multiple unit risks at policy inception.

Excludes:
- Autos used exclusively for kiddie transportation
- Single unit taxicab risks

Taxicabs – Multiple Units without a Fare Box (705)
- UNMETERED autos
- Seating capacity typically eight or less
- Operated for hire by the named insured or an employee
- Do not pick up, transport or discharge passengers along route
- Typically, but not always, connected with a dispatching service or entity
- May operate 24 hours per day

Includes:
- All autos on a multiple unit risk where a taxi company is listed as an additional insured
- Minivans and SUV’s used in a taxi service

Use for multiple unit risks at policy inception.

Excludes:
- Autos used exclusively for kiddie transportation
- Single unit taxicab risks
Taxicabs – Single Unit with a Fare Box (703)
- METERED autos
- Seating capacity typically eight or less
- Operated for hire by the named insured or an employee
- Does not pick up, transport or discharge passengers along route
- Typically, but not always, connected with a dispatching service or entity
- May operate 24 hours per day

Includes:
- All autos on a single unit risk where a taxi company is listed as an additional insured
- Minivans and SUV’s used in a taxi service

Use for single unit risks at policy inception.

Rate: For units added during policy period, rate as Taxicab – Multiple Units with a Fare Box.

Excludes:
- Autos used exclusively for kiddie transportation
- Multiple unit taxicab risks

Taxicabs – Single Unit without a Fare Box (704)
- UNMETERED autos
- Seating capacity typically eight or less
- Operated for hire by the named insured or an employee
- Do not pick up, transport or discharge passengers along route
- Typically, but not always, connected with a dispatching service or entity
- May operate 24 hours per day

Includes:
- All autos on a single unit risk where a taxi company is listed as an additional insured
- Minivans and SUV’s used in a taxi service

Use for single unit risks at policy inception.

Rate: For units added during policy period, rate as Taxicab – Multiple Units without a Fare Box.

Excludes:
- Autos used exclusively for kiddie transportation
- Multiple unit taxicab risks
Dial-a-Ride (856)
Vehicles owned and/or operated by a community, municipality, county or other government entity to transport the elderly and disabled to and from outings, shopping, etc. The following is typical of a dial-a-ride:
- Rides mostly subsidized by the government, however, minimal fee (e.g., $1.00 or $2.00) may be charged
- Trips generally prearranged; vehicles may be dispatched or have set routes or itineraries
- Annual mileage per unit is typically around 20,000
- Drivers may be volunteers

Excludes:
- Any auto defined as senior citizen center or social service auto
- Any auto defined as a taxi
- Sedans and station wagons unless they are on a policy in conjunction with a dial-a-ride that is a van/bus and the annual mileage is less than 15,000

Transportation of Employees – Not for Hire (809)
Autos used exclusively to transport the insured's own employees or co-workers to and from the work site. Autos must be either employer-furnished and operated or must be used to transport fellow workers. Use of the auto must be incidental and must not generate revenue. A nominal fee may be charged to cover gas and other expenses.

Example:
- Employee transporting co-workers to and from work site
- Temporary employment agency autos

Excludes:
- Autos used to transport railroad employees
- Transportation businesses
- Autos used to transport migrant workers or farm laborers (See Custom Harvesting Employee Transportation and Transportation of Employees – For Hire)

Rate: If this classification is not in the Commercial Auto Manual for your state, rate as Van Pool.

Transportation of Employees – For Hire (839)
Autos used in a transportation business to exclusively transport persons to and from their place of employment. Use of the auto is not incidental and the vehicle generates revenue.

Includes vehicles owned by an agricultural operation or agricultural labor contractor where all trucks used for hauling harvesting equipment are not insured by the National Indemnity group.

May include autos used to transport migrant workers or farm laborers.

Example:
- Joe’s Transportation Service taking people to and from work

Excludes:
- Autos used to transport railroad employees

Rate: If this classification is not in the Commercial Auto Manual for your state, rate as Employee Transportation.
Transportation of Railroad Employees (838)
Autos:
- Used to provide prearranged transportation for railroad employees
- Whose body type is a sedan, van or bus

Custom Harvesting Employee Transportation (810)
Autos:
- Used primarily for the transportation of workers involved in the custom harvesting of crops
- Vehicles are typically 9-20 passenger vans
- Must be owned by an agricultural operation or agricultural labor contractor
- All trucks used for hauling harvesting equipment must also be insured by the National Indemnity group

Example:
- Auto used to transport corn detasslers

Excludes:
- Autos used to transport migrant workers or farm laborers unless all trucks used for hauling harvesting equipment are also insured by the National Indemnity group
- Risks requiring ICC filings

Prisoner Transfers or Extradition Transports – Interstate (842)
Autos used to transport prisoners between state authorities whose body type is a sedan, van or bus.

Decline, unless otherwise indicated.

Prisoner Transfers or Extradition Transports – Intrastate (843)
Autos used to transport prisoners within state boundaries whose body type is a sedan, van or bus.

Owner-Operated Religious Group Transportation (850)
Autos:
- Owned and operated for hire by an individual
- Contracted for at least one year to exclusively transport members of a single religious institution
- Whose radius is usually 100 miles or less

Example:
- Individual hired to transport Amish people

Courtesy Autos (824)
Autos used to transport a business’ own clients free of charge.
- Normally of the bus or van type
- Includes autos owned or operated by an organization or club
- Use of auto must be incidental to the overall operation

Example:
- Dealer’s courtesy auto
- VFW courtesy auto
- Condominium/apartment courtesy auto

Excludes:
- Health care providers (See Medical Care Provider Courtesy Auto and Medical Transportation)
- Any autos/vans used to principally transport individuals under medical care or the physically disabled
- Any autos used in or as a transportation business (e.g., dial-a-ride programs)
- Autos which transport passengers to or from airport grounds or land contiguous to the airport more than 50% of the time (e.g., to hotels, motels, rental car agencies, etc.)
Medical Care Provider Courtesy Auto (851)

Autos:
- Owned and operated by a physician or health care provider having a single location and
- Used for transporting clients free of charge to or from the health facility and
- Having an annual mileage of 15,000 miles or less and
- Used by a one to three physician office and
- Use of auto must be incidental to the overall operation

Example:
- Eye exam clinic
- Podiatrist
- General practice office

Excludes: (See Medical Transportation)
- Hospitals or clinics with more than three doctors
- Medical transport, medi-van, ambulances
- Autos used regularly for wheelchair transportation or capable of carrying more than one wheelchair at a time
- Autos used in or as a transportation business (e.g., dial-a-ride programs)
- Autos with annual mileage in excess of 15,000 miles

Hotel Courtesy Auto (835)

Autos:
- Owned and/or operated by a hotel, motel, inn or similar lodging business
- Used to transport clients or guests free of charge
- Normally of the bus or van type

Excludes:
- Hotel vehicles whose hotel is located on airport grounds
- Autos used in or as a transportation business
- Autos used for regularly scheduled tours

Wilderness Expedition Auto (837)

Autos which shuttle passengers and/or equipment from pre-determined pick up locations to:
- Camping areas
- Fishing grounds
- Lodging sites or similar wilderness settings
- Mountain climbing

Autos must be incidental to the overall operation.

Example:
- River rafter
- Canoeing expedition
- Day campground bus

Excludes:
- Autos used in or as a transportation business
Ski Buses (Tourist Shuttles – Florida and Hawaii Only) (829)
Shuttles transporting people from a hotel or lodge to the ski slope.

Tourist Shuttles – Florida and Hawaii Only: An auto (other than airport bus or sightseeing bus) which shuttles passengers between lodging facilities (or “pick-up” points) and area attractions, convention centers, and other tourist type locations. For risks with a radius over 100 miles, rate as Charter Bus.

All Other Public – For Profit; NOC (899)
This classification includes those public autos that are not otherwise classified and operating on a for-profit basis. Autos are likely part of a transportation business or revenue is generated through usage of the vehicle (i.e., there are fares or charges for the ride).

All Other Public – Not for Profit; NOC (897)
This classification includes those public autos that are not otherwise classified and operating on a not-for-profit basis. These units are generally incidental to the overall operation of a non-transportation business and revenue is not generated through usage of the vehicle (i.e., no fares or charge for the ride).
## SPECIAL TYPES & PRIVATE PASSENGER TYPES

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Escort Vehicles (601)
An auto of the sedan, minivan, station wagon, SUV, or light pickup (up to 10,000 lbs.) type used in escorting and/or following vehicles. The escort vehicle uses signs, flags, and/or lights when escorting and/or following vehicles.

Example:
- Light pickup truck, mobile home escort vehicle, wide load escort

Excludes:
- Funeral escort vehicles

Pizza and Fast Food Delivery – Non-Owned (602)
Non-owned autos for hire used in pizza and fast food deliveries subject to time and similar constraints.

Example:
- Pizza restaurant delivery car not owned by restaurant, such as employee’s car

Rate: Submit

Pizza and Fast Food Delivery – Other than Hired Autos (603)
Autos other than for hire used in pizza and fast food deliveries subject to time and similar constraints.

Example:
- Pizza restaurant delivery car owned by restaurant.

Rate: Special Delivery

Salesperson’s Auto (604)
Autos of the sedan, station wagon, SUV, pickup or minivan type used to transport an employee to various work sites and client locations. This class does not include full-size vans, buses or sports cars.

Example:
- Traveling salesman
- House-to-house sales
- Loss control representative auto

Excludes: (See Visiting Nurses, Home Health Care, and Other Traveling Medical Service Professionals)
- Visiting nurse
- Home health care
- Traveling medical professionals
Visiting Nurses, Home Health Care, and Other Traveling Medical Service Professionals (605)
An auto of the sedan, station wagon, minivan, or SUV type used by an employee, independent contractor, or self-employed individual to visit a medical client or patient’s location to provide a service.

**Example:**
- Visiting Nurses, hospice, professional drawing blood for insurance companies
- Hospice

**Excludes:**
- Autos used to transport clients or patients on a routine basis *(Rate as Medical Transportation)*
- Autos used by an employee, independent contractor, or self-employed individual engaged in sales of any kind *(Rate as Salesperson’s Auto)*
- Autos equipped with special disabled person’s equipment (i.e. wheelchair lifts) *(Rate as Medical Transportation)*
- Vans (other than minivans), buses, and sports cars

Medical/Dental Office Private Passenger Type Vehicle (606)
An auto of the sedan, station wagon, minivan, SUV, or light pickup (up to 10,000 lbs.) type associated with doctors’ offices, medical and dental clinics, hospitals, and veterinary clinics.

**Example:**
- Personal use vehicles for doctors
- Vehicles used to run errands, pick up supplies, visit patients, travel between offices, or go to meetings/seminars

**Excludes:**
- Vans (other than minivans), buses
- Vehicles used to transport patients

Religious Organization Private Passenger Type Vehicle (607)
An auto of the sedan, station wagon, minivan, or SUV type owned by churches, temples, seminaries, ministries, etc. These are private passenger type vehicles owned by the named insured religious organization and are provided for personal use.

**Example:**
- Religious leader's vehicle
- Pastor’s vehicle
- Pastor’s spouse’s vehicle
- Secretary's vehicle

**Excludes:**
- Vans (other than minivans), buses
- Vehicles used to transport the general public
Social Service Agency Private Passenger Type Vehicle (608)
Sedans or SUVs associated with non-profits, group homes, community outreach, alcohol/drug rehabilitation centers, etc. These vehicles rarely transport clients.

Example:
- Vehicles used to run errands, go to meetings, visit clients/donors, and pick up donated items

Excludes:
- Minivans, full-size vans, buses, station wagons
- Any other passenger carrying vehicle

Contractor or Trucking Business Private Passenger Type Vehicle (609)
Sedans or SUVs associated with general contractors, landscapers, construction sites, plumbers, truckers, etc.

Example:
- Executive vehicles
- Vehicles used to run errands, drive to job sites, travel to and from work/meetings

Excludes:
- Pickup trucks

Garage Operation Private Passenger Type Vehicle (610)
An auto of the sedan, station wagon, minivan, SUV or light pickup (up to 10,000 lbs.) type owned by an auto/motorcycle/RV dealer, service operation, towing operation, reposssession operation, etc. These vehicles rarely transport customers.

Example:
- Vehicles used to run errands

Excludes:
- Vehicles driven by customers
- Vans (other than minivans), buses, sports cars

School or Educational Service Private Passenger Type Vehicle (611)
An auto of the sedan, station wagon, minivan, or SUV type associated with various types of schools (such as charter schools, boarding schools, middle schools and colleges), school districts, head start programs, etc.

Example:
- Vehicles used to run errands and transport employees to meetings and conferences

Excludes:
- Vans (other than minivans), buses, vehicles that transport students
Real Estate Agency Private Passenger Type Vehicle (612)
An auto of the sedan, station wagon, minivan, or SUV type associated with real estate agencies, property management companies, property investment companies, etc. These vehicles may be used to occasionally transport clients to various properties.

Example:
- Vehicles used to visit properties, run errands, or as the agent’s personal vehicle

Excludes:
- Vans (other than minivans), buses, sports cars

All Other Commercial Private Passenger Type Autos (699)
Commercial private passenger type autos not otherwise classified.

Private passenger autos are four-wheeled autos of the sedan, station wagon, minivan, SUV, or light pickup (up to 10,000 lbs.) type.

Annual mileage is usually less than 15,000.

Private passenger autos are not vans (other than minivans), buses, or sports cars.
Emergency Ambulances Privately Owned/Commercial – For Profit (1601)
Vans or trucks equipped as an emergency vehicle having:
- Red or blue flashing lights
- Sirens
- Other warning devices

Operated for profit.

Exclude:
- Ambulances owned by political subdivisions or hospitals

Emergency Ambulances Other than Privately Owned – Not for Profit (1602)
Vans or trucks equipped as an emergency vehicle having:
- Red or blue flashing lights
- Sirens
- Other warning devices

Not operated for profit.

Includes ambulances owned by political subdivisions and hospitals.

Example:
- Hospital emergency ambulance

Medical Transportation, Medi-Van, Non-Emergency Ambulance – Not for Profit (1607)
Autos/vans:
- Without sirens and lights
- Principally involved with the transportation of individuals:
  - Under medical care (i.e., medical transportation, hospital transfer, etc.) or
  - Physically disabled (i.e., wheelchair bound)

Revenue is not directly generated through the use of the vehicle.

Vehicles may be owned by nursing homes, hospitals, senior citizen centers.

Includes all medi-vans, paratransit and medical transport vans.
Medical Transportation, Medi-Van, Non-Emergency Ambulance – For Profit (1631)
Autos/vans:
- Without sirens and lights
- Principally involved with the transportation of individuals:
  - Under medical care (i.e., medical transportation, hospital transfer, etc.) or
  - Physically disabled (i.e., wheelchair bound)

Revenue is directly generated through the use of the vehicle.

Includes:
- All medi-vans, paratransit and medical transport vans
- Minivans, sedans and station wagons operating in conjunction with a medical transportation risk where at least 25% of the vehicles are buses, vans or equipped with special disabled persons' equipment

Example:
- Joe’s Medical Transportation

Exclude:
- Minivans, sedans and station wagons operating in conjunction with a medical transportation risk where less than 25% of the vehicles are buses, vans or equipped with special disabled persons' equipment. (See Taxi)

Fire Department Vehicles (1605)
Autos used for firefighting purposes or otherwise associated with a fire department. Includes fire chief's car.

Example:
- Pickup pumper truck for grass fires
- Ladder truck
- Pumper truck
- Equipment truck
- Water tank truck
- Hazmat responder vehicle

Excludes:
- Autos for hire
- Rescue squads
- Autos used for forest fires (See Truck; NOC)
- Hazmat responder – for hire (See Truck; NOC)

Rescue Squads (1634)
Vehicles used as an emergency medical service to respond to medical calls requiring CPR, first aid, etc.:
- Do not transport patients (See Ambulance Classes)
- Usually part of a fire department

Law Enforcement Agency Vehicles (1608)
Autos used by government law enforcement agencies or police departments.

Example:
- Police department car
- Drug enforcement agency
- Bounty hunters
- Bail bondsmen
- Private investigation
Security Patrols (1625)
Private passenger autos used by security agencies for the purpose of patrol service.
- Non-emergency auto
- Not used in high-speed pursuit

Example:
- Campus security auto
- Parking lot patrol
- Other security service auto

Driver Training Autos (1604)
Private passenger autos used for driver training as part of a school curriculum. Autos used by educational institutions or driving schools to give driver instruction.

Excludes:
- Driver's license testing sites where no instruction is given
- Heavy and Extra Heavy Trucks and Truck/Tractors (See Driver Training Trucks)
- Vehicles with more than 8 passengers (See Driver Training Buses)

Driver Training Trucks (1640)
Heavy or extra heavy trucks/tractors/trailers used for driver training as part of a school curriculum. Heavy or extra heavy trucks/tractors/trailers used by educational institutions or driving schools to give driver instruction. Heavy or extra heavy trucks/tractors/trailers used for CDL testing.

Rate: All Other Trucks, Tractors and Trailers; NOC x 2 on All Liability Coverages
Commercial driver’s license testing – Rate as Truck; NOC x 1

Driver Training Buses (1641)
Vehicles with a seating capacity of more than 8 passengers used for driver training as part of a school curriculum or used by educational institutions or driving schools to give driver instruction.

Rate: All Other Public

Rentals – Light/Medium Commercial Autos (1613)
Persons or concerns primarily engaged in renting light and medium trucks:
- To individuals moving their own household goods or personal property
- To businesses having an occasional need to haul their own products or tools

Example:
- 10’ rental truck

Rentals – All Other than Light/Medium Commercial Autos (1614)
Persons or concerns primarily engaged in renting other than light or medium trucks:
- To individuals moving their own household goods or personal property
- To businesses having an occasional need to haul their own products or tools

Example:
- 20’ rental truck

Rate: Submit
Private Passenger Rental – Newer Units (Less than 3 Years Old) (1609)
Private passenger autos:
- Less than three years old
- Rented on a daily, weekly or monthly basis

Example:
- Current year Chevrolet, Ford, Toyota, etc. rented from a rental agency

Private Passenger Rentals – Older Units (3 Years or Older) (1611)
Private passenger autos
- More than three years old
- Rented on a daily, weekly or monthly basis

Example:
- 2002 Chevrolet from a rental agency

Rentals – Luxury Vehicles (1642)
- High end luxury vehicles rented on a daily, weekly, or monthly basis
- Vehicles must be stored in a locked garage overnight
- GPS tracking devices must be installed in all units
- Minimum age permitted to rent vehicles must be of 25 years or older
- Proof of personal auto policy at time of rental required

Includes:
- Luxury type autos of the following makes and similar: Aston-Martin, BMW, Cadillac, Infinity Q45, Jaguar, Lexus, Lincoln, Mercedes and Volvo
- May include luxury SUVs

Example:
- 2013 Lamborghini Gallardo Spyder

Rate: If this classification is not in the Commercial Auto Manual for your state rate as Private Passenger Rentals.

Private Passenger Rentals Owned by an Aviation Related Entity (1636)
Autos:
- Owned by an airport, aviation service, airport management operation, local aviation company, airport authority, pilots’ association, etc.
- Rented, loaned, or used as a courtesy auto for visiting pilots

Operations usually:
- Consist of one or two units
- Average less than 10,000 miles annually per unit

Private Passenger Rentals Owned by an Auto Service Operation (1637)
Autos:
- Owned by an auto service operation
- Rented, loaned, or used primarily by customers while their vehicle is repaired at the insured’s repair shop

Example:
- Private passenger types owned by a body shop and used as rental units.
Private Passenger Rentals – Jeeps (1610)
Jeeps rented on a daily, weekly or monthly basis. Includes SUVs when used in off-road operations.

Example:
- Jeep rented from a rental agency used off road

Rental Van – Small Passenger and Conversion Vans (1629)
Small passenger and conversion vans that are rented on a daily, weekly or monthly basis.

Example:
- Rental van from a rental agency

Excludes:
- Vans rented to be used in a public livery operation
- Vans rented to transportation companies

Private Passenger Rentals – SUVs and Minivans (1643)
SUVs or minivans rented on a daily, weekly, or monthly basis.

Excludes:
- SUVs when used in off-road operations.
- SUVs and minivans owned by an aviation related entity or a garage or service operation.

Funeral Director Vehicles (1606)
Automobiles owned or used by a funeral director, such as limos, hearses and flower cars.

Excludes:
- Autos owned by a transportation or livery service
- Autos used for both regular livery work and funeral service

Funeral Escort Vehicles Owned by a Funeral Home or Funeral Director (1632)
Vehicles used to stop traffic so that a funeral procession can proceed.

Example:
- Ford Escort with lights and no siren

Funeral Escort Vehicles Owned by a Transportation Business (1638)
Autos that are part of and owned by a transportation business and are used for escorting funeral processions.

Example:
- Ford Escort with lights and no siren

Transportation Funeral Hearses (1635)
Hearses owned by a transportation business (used for carrying caskets).

Drive Away Contractors (1603)
Persons, firms or corporations driving autos under their own power for factories or auto dealers.

Rate: Submit
Registration Plates (Not Specific Autos) (1612)
Risks which possess registration plates not issued for attachment to a specific auto.

Example:
- Repair service and auto detailer

Repossessed Autos (1621)
Independent repossessing agents, car dealers, auto finance companies or banks that are involved with repossession of autos. In general, this type of risk has a tag that is attached to the auto being repossessed.

Example:
- Drive repossessed auto from one point to another

Rate: Submit

Bookmobiles, Bloodmobiles and Other Similar Autos (1633)
Autos driven for short distances and parked for most of the day.
- Autos have low annual mileage (typically under 12,000)
- Generally operate within a local radius

Example:
- Bookmobile
- Bloodmobile
- Mobile health unit
- Mobile library

Excludes:
- Trailers used as mobile offices on construction sites (See Truck; NOC)

Rate: Trailers - Submit
If rates are not in the Commercial Auto Manual for your state, rate as Special Types; NOC.

All Other Special Types and Operations; NOC (1699)
Other Special Types; NOC:
- Vehicles with low annual mileage (typically less than 12,000 miles per year)
- Vehicles are incidental to the business