



**TAU** TRANSATLANTIC  
UNDERWRITERS



**Berkley**  
SMALL BUSINESS SOLUTIONS  
| a Berkley Company

# Trucking Program

**1-14 UNITS**

Transatlantic Underwriters has partnered with Berkley Small Business Solutions to provide primary, admitted guaranteed cost only auto liability, auto physical damage, general liability and motor truck cargo on small for-hire trucking operations. We offer superior service while providing a quality insurance solution to preferred customers qualifying for our product guidelines.

## TERRITORY

Coverage available on a state by state roll out process.

## NEW BUSINESS RATING REQUIREMENTS

- DOT# and MC#
- SINGLE state garaging only
- 1-14 power units; up to 40 trailers
- 3 years in business (active filing 3 years +)
- No HOS or No Unsafe Driver Alerts
- Fewer than two (2) CAB alerts in any other violation categories combined

## COVERAGE OFFERINGS

- **Motor Carrier Auto Liability**
  - Including Physical Damage (\$1,000 minimum deductible)
  - Optional Broadened Pollution Coverage (CA9948)
- **Physical Damage on non-owned trailers Hired and Non-Owned Auto**
- **General Liability**
  - Including Employee Benefits
- **Motor Truck Cargo**
  - Limits up to \$250,000

## DRIVER QUALITY GUIDELINES

- U.S. driver's license
- Minimum age of 23
- 3 years verifiable driving record
- 2 years CDL experience (or 2 years driving similar equipment - such as a military vehicle)
- Maximum of 3 minor violations or 1 major and 2 minors within 36 months

## VEHICLE TYPES

### TRACTORS

- **FLATBED TRAILERS**
  - Aircraft Parts, Building Materials, Glass, Steel, Scrap Metal, Copper, Lumber, Pipe
- **DRY VAN TRAILERS**
  - Auto Parts, Electrical Supplies, Paint, Paper, Furniture, Grocery / Supermarket
- **REEFER TRAILERS**
  - Fruit / Produce, Meat / Poultry, Frozen Foods, Dairy / Milk / Cheese

### HOPPER BOTTOM TRAILERS

- Grain Only
- **TANKER TRAILERS**
  - Non-Fuel and Non-Waste Liquid Bulk Material (including potable & non-potable water, juice, milk or compressed oil)
- **MOVING FLOOR / CONVEYOR BELT TRAILERS**
  - Bark / Mulch, Cotton

### STRAIGHT TRUCKS

- General Commodities/Food (no moving/storage, no residential deliveries)

# Contact

(800) 297-5536  
contactus@tau-usa.com

## SUBMISSION REQUIREMENTS

REQUIREMENTS	DETAILS
Business Owner Information	Business owner email address, Date of Birth, Company FEIN #
Timeframe	5-60 days prior to effective date
Filings	DOT# and MC#
Underwriting Questions	Complete all underwriting questions on BSB's Small Trucking questionnaire
Vehicle Schedule*	Year, Make, Model, Full VIN and Stated Amount
Driver Schedule*	Name, DL #, Date of Birth, State Licensed and Date of Hire
IFTA's	4 Full Quarters - including current
Loss Run	3 years for risks in business three years 4 years for risks in business four or more years

## DIRECT BILL PLAN OPTIONS

DIRECT BILL PLANS	DETAILS
Full Pay	Full Payment due at bind
2 Pay Plan	50% down and one additional payment
4 Pay Plan	25% down and 3 additional payments
10 Pay Plan*	20% down and 9 additional payments
10 Pay Plan*	25% down and 9 additional payments
12 Pay Plan*	25% down and 11 additional payments

\*Requires Electronic Funds Debit (EFD); EFD policies renew under a 12-equal pay plan

## AGENCY BILL PLAN OPTIONS

AGENCY BILL PLANS	DETAILS
Full Pay	Full Payment due at bind
Outside Premium Finance (OPF)	Full Payment due at bind

## EXCLUDED OPERATIONS

- Intermodal
- Dump trucks (including waste haulers)
- Hotshots
- Hazmat haulers - requiring \$5M in limits
- MC currently in bankruptcy
- Any Canada or Mexico exposure
- Primary garaging outside the US
- Drive-away operations
- Couriers
- Auto Haulers
- Tow Trucks / Wreckers
- Residential Deliveries (Including last-mile or food delivery services)
- Explosive haulers
- Crane / Boom Trucks
- Passenger Transportation
- Household goods movers
- Mileage greater than 125,000 miles per truck / per year
- Vehicles greater than 30 years old (consideration for risks with vehicle(s) 26 - 30 years old are subject to underwriting approval with completed vehicle inspection form)
- Car / Truck Rental / Leasing operations
- Fuel or Propane Haulers

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