



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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