

Commercial Auto & Garage Program

Underwriting Profile & Submission Procedures



PREFERRED RISK PROFILE

Our Commercial Auto & Garage Liability coverages are specifically for small to mid-sized businesses.

TERRITORY

New York, New Jersey, Pennsylvania and Connecticut.

COVERAGE HIGHLIGHTS

• Commercial Auto Liability

- Minimum statutory liability limits up to \$1,000,000 (Both Combined Single Limit and Split Limits)
- Uninsured/Underinsured Motorist (\$500,000 max.)
- Basic PIP, Additional PIP, and OBEL as required by current law or as revised by statute or regulation

• Commercial Auto Physical Damage

- Deductibles starting at \$500
- Physical Damage up to \$100,000 per unit with a terminal catastrophe of \$1,000,000

• Garage Dealer Liability

- Minimum statutory liability limits up to \$1,000,000 (Both Combined Single Limit and Split Limits)
- Uninsured/Underinsured Motorist (\$500,000 max.)
- Basic PIP, Additional PIP, and OBEL as required by current law or as revised by statute or regulation
- *Available in New York only*
- Additional Coverages Available
 - Additional Insured – Owner of Premises
 - Additional Insured Franchisor
 - Damage to Premises Rented to You – \$300,000 max. per location

• Garage Non-Dealer Automobile Liability

- Maximum liability of \$1,000,000 Combined Single Limit

- UM/UIM or PIP insurance not offered under this coverage
- *Available in New York and Connecticut*
- Additional Coverages Available
 - Personal Injury Liability
 - Advertising Injury
 - Additional Insured – Owner of Premises
 - Additional Insured Franchisor
 - Damage to Premises Rented to You – \$300,000 max. per location
- **Garagekeepers Legal Liability & Dealers Open Lot**
 - *Available in New York only*

TARGET CLASSES: SERVICE, RETAIL, COMMERCIAL AUTOS (All Weight Classes)

• Business Auto Liability and Physical Damage

- Alarm and Alarm System Installation
- Beverage Delivery
- Building Material Haulers
- Cable Installation and Repair
- Carpentry and Flooring
- Carpet Cleaners
- Commercial Building Contractors
- Communication Installation and Repair
- Contractors – Electrical, HVAC, Painting, Plumbing, Roofing
- Courier Services
- Driving Schools – Personal and Commercial
- Food – Produce, Meat, Seafood, Dairy
- Florists – Wholesale
- Furniture Delivery – Retail/Residential
- Glass Installers
- Mobile Equipment

- Ready Mix Concrete
- Sanitation and Debris Removal
- Swimming Pool Cleaners
- Towing – Personal and Commercial
- **Motor Carrier (Truckers) Liability & Physical Damage**
 - Local Truckers (50 mile radius)
 - Intermediate Truckers (up to 300 mile radius)
 - Sand and Gravel Haulers – Physical Damage not offered in Lancer
 - Household Movers – Local or Intermediate
 - Mail Delivery
- **Garage Liability – Service Risks Classes**
 - Auto Detailers
 - Auto Repair
 - Body and Fender
 - Glass Shops
 - Muffler and Brake Shops
 - Service Stations
 - Towing Services
 - Transmission Shops
- **Garage Liability – Used Car Dealer Classes**
 - Used Car Dealers – Retail and Wholesale
- **Dealer and Transporter Plates**
 - Used Car Dealers - Retail and Wholesale
- **Garagekeepers Legal Liability & Dealers Open Lot**
 - All Classes Shown under Garage Liability – Service Risks (above)
 - Used Car Dealers – Retail and Wholesale
 - Transporters of Autos

OTHER NOTES

- **Filings Available – Commercial Auto**
 - Additional Insured State or Municipal Authority
 - Department of Transportation Filings
 - Federal Motor Carrier Safety Administration Filings
- **Policy Changes** – Requests for changes to policy and ID cards must be in writing.
- **Certificates of Insurance** – Certificates must be requested in writing.
- **Renewals – New York and New Jersey**
 - Renewals are automatically issued unless policy is non-renewed.
 - Payment is due prior to the renewal inception date; if payment is not received, a Notice of Cancellation for non-payment will be issued; policy can be reinstated if payment is received within time period stated on

cancellation.

- **Renewals – Pennsylvania and Connecticut**

- A renewal quote will be made unless policy is non-renewed.
- Payment is due prior to inception date.
- Policy automatically terminates at expiration if renewal premium is not paid.
- **Loss Control** – All inspections and recommendations on Lancer policies are provided free of charge.
- **Claims Reporting**
 - 24/7 toll-free claims hotline: **(800) 521-6155**.

PAYMENT OPTIONS

- **Installment Plans for New and Renewal Business**

- 25% down 8 installments⁺
- 30% down 6 installments⁺
- 25% down 3 installments⁺
- 25% down 1 installment⁺

⁺Agency Billed

Lancer's Electronic Payment Program (EPP), allows you to pay online by electronic check. You may also finance the premium. A copy of the signed/completed Finance Agreement and deposit specified by the finance company are required.

ACCOUNT OPENING PROCEDURE

Please submit the Broker Application online. Or, download the Broker Application and email it to producer@lancerinsurance.com along with the following:

- Errors & Omissions Declarations Page (minimum limits required \$1,000,000)
- Broker (BR) License for each state in which you plan to write business - NY, NJ, PA & CT

ONLINE QUOTING

Business may be submitted via Lancer's Agency Headquarters online quoting portal at: <https://login.lancerinsurance.com/>

For Underwriting questions regarding Lancer's Commercial Auto & Garage Program, please contact:

516-431-4441

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