

# 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

Connecticut, New Jersey, New York, Pennsylvania, and Ohio

### 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 (up to 4 units) – 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
  - Transmission Shops
- **Garage Liability – Used Car Dealer Classes**
  - Used Car Dealers – Retail and Wholesale
- **Dealer and Transporter Plates**
  - Used Car Dealers - Retail and Wholesale
  - Transporters of Autos
- **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.
- **Loss Control** – Complimentary loss control services are provided to help policyholders protect their vehicles and drivers, enhance their regulatory compliance efforts, and keep their business goals on track.
- **Claims Reporting**
  - 24/7 toll-free claims hotline: **(800) 521-6155**.

## PAYMENT OPTIONS

- **Installment Plans for New and Renewal Business**
    - 25% down 8 installments<sup>+</sup>
    - 30% down 6 installments<sup>+</sup>
    - 25% down 3 installments<sup>+</sup>
    - 25% down 1 installment<sup>+</sup>
- <sup>+</sup>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 email a completed **Commercial Auto & Garage Broker Application** to [producer@lancerinsurance.com](mailto:producer@lancerinsurance.com) or fax to 516-825-1947, along with the following:
- Errors & Omissions Declarations Page (minimum limits required \$1,000,000)
  - Producer License for each state in which you plan to write business - NY, NJ, PA, CT & OH
  - **Lancer Third-Party Service Provider Certification**

## 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**  
[commauto@lancerinsurance.com](mailto:commauto@lancerinsurance.com)