



Berkley Small Business Solutions provides primary, admitted guaranteed cost only auto liability, auto physical damage and general liability on small trucking operations. We offer superior service to our partner brokers and agents while providing a quality insurance solution to those preferred customers qualifying for our product guidelines.

## TERRITORY

Coverage available on a state by state roll out process. (Please check our website for updated state availability.)

## NEW BUSINESS RATING REQUIREMENTS

- DOT# and MC#
- Single state garaging only
- 1-14 unit risks with dry, reefer or flatbed type vehicles
- 4 years in business  
(active filing 4 years +)
- No HOS or No Unsafe Driver Alerts
- Less than 2 CAB alerts in any other violation categories combined

## COVERAGE OFFERINGS

*\*No property, workers compensation or occupational accident coverage\**

### **Motor Carrier Auto Liability**

- Including Physical Damage  
(\$1,000 minimum deductible)

### **General Liability**

- Including Employee Benefits

## 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 BY BUSINESS CLASS

## FLATBED

Aircraft Parts, Building Materials, Glass, Steel, Scrap Metal, Copper, Lumber, Pipe

## DRY VAN

Auto Parts, Electrical Supplies, Paint, Paper, Furniture, Grocery/Supermarket

## REEFER

Fruit/Produce, Meat/Poultry, Frozen Foods, Dairy/Milk/Cheese

(Please Note - Not limited to the stated commodities above)



## SUBMISSION REQUIREMENTS

### REQUIREMENTS

### SPECIFICS

Business Owner Information	Business owner email address and Date of Birth
Timeframe	7-60 days prior to effective date
Filings	DOT# and MC#
Underwriting Questions	Complete all underwriting questions on BSB's Small Trucking application
Vehicle Schedule*	Year, Make, Model, Full VIN and Stated Amount Name,
Driver Schedule*	DL #, Date of Birth, State Licensed and Date of Hire
IFTA's	4 Full Quarters - including current
Loss Runs	Current year plus prior 4 years (currently valued in last 90 days)

**PLEASE NOTE:** Only **COMPLETE** submissions will be cleared



## 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*	25% down and 9 additional payments
12 Pay Plan*	25% down and 11 additional payments

\*Requires Electronic Debit

# EXCLUDED OPERATIONS

- Intermodal
- Dump trucks (including waste haulers)
- Tankers
- Hazmat haulers - requiring \$5M in limits
- MC currently in bankruptcy
- Any Canada or Mexico exposure
- Primary garaging outside the US
- Drive-away operations
- Couriers
- Tow Trucks/Wreckers/Auto Haulers
- Last-mile delivery services
- Explosive haulers
- Crane/Boom Trucks
- Food delivery
- Passenger Transportation
- Household goods movers
- Mileage greater than 125,000 miles per truck/per year
- Car/Truck Rental/Leasing operations
- Fuel or Propane Haulers



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