

# GRANGE INSURANCE AUTOACCEL® YOUR COMMERCIAL AUTO PROBLEM SOLVER: SEGMENT SUMMARY

**Commercial AutoAccel is designed to serve small business owners who need to insure less than ten power units (twenty vehicles with supporting business) on a policy that requires broader eligibility criteria. Eligible businesses include:**

- Stand-alone, monoline Commercial Auto risks
- Hard-to-place risks including sand and gravel haulers, tow trucks, accidents/violations, DUIs, and multiple minors
- Breakouts – Single units with drivers ineligible for existing policies or other standard markets
- New business ventures
- Risks with no prior insurance coverage
- Drivers needing SR-22 filings

## CONSTRUCTION & CONTRACTORS

Businesses that earn income by furnishing materials or that perform services at a specified price. Examples include:

- Carpenters
- Concrete construction
- Electricians & electrical work
- Plumbers
- Roofers

## COURIER SERVICE

Business or individuals who deliver envelopes and small packages (up to 70 pounds in weight). The majority of these vehicles must be less than 18,000 pounds gross vehicle weight (GVW). If the majority of vehicles are greater than 18,000 lbs GVW, refer to the Trucking for Hire section of this document. Ineligible risks include couriers with a time guarantee and armored car services. Hired and Non-Owned coverages are not available with this class.

## FARMING, RANCHING, FISHERIES AND NURSERIES

Businesses that produce crops or livestock. Includes greenhouses and orchards. Excludes for-hire livestock haulers or for-hire haulers. (See Trucking for Hire section of this document.)

## FOOD SERVICES

Vehicles used to deliver prepared food, pick up supplies or run errands for businesses that sell prepared food. Examples include:

- Catering
- Meals on wheels
- Pizza and restaurant delivery (vehicles must be titled to business)
- Prepared food / lunch truck

Hired and Non-Owned coverages are not available for pizza delivery. Stated value of attached equipment cannot exceed value of vehicle.

## FUNERAL SERVICES

Includes funeral homes and crematoriums. Excludes limousine services that contract to funeral services.

## LANDSCAPING, SNOWPLOWING AND FIREWOOD HAULING

Businesses engaged in landscaping, lawn maintenance, tree trimming, firewood hauling or snowplowing on a contract or fee basis.

\*Trucking for hire requires 3 years of prior coverage

\*\* Excluding trucking for hire exposures

## NEWSPAPER OR MAIL DELIVERY

Businesses engaged in the wholesale or retail delivery of newspapers, magazines, flyers or mail. Hired and Non-Owned coverages are not available with this class.

## NON-BUSINESS

Individuals who use the vehicle for personal use only and do not earn income from the use of the vehicle.\* Examples include:

- Larger vehicles used to haul travel trailers or boats

Small dump trucks for personal use

\*Vehicles must be titled under individual name

## RETAIL OPERATIONS

Businesses that sell goods or commodities in small quantities directly to consumers. Examples include:

- Florists
- Grocery stores
- Hardware stores

## SERVICES

Businesses that use their autos to deliver goods, pick up supplies, run errands, etc. Examples include:

- Body shops
- Sales reps
- Realtors
- Visiting nurses

## WHOLESALE MANUFACTURERS

Businesses that manufacture or produce goods and distribute the product in large quantities to retailers.

**EXCEPTIONAL TRUCKING AND TOWING RISKS FOR PARTNER AGENTS OR AGENTS WILLING TO PARTNER WITH US. CONTACT YOUR AUTOACCEL® UNDERWRITER FOR DETAILS.**

## TOWING OR SERVICE STATION

Towing contractors, service stations or auto repair businesses that tow disabled, scrap or salvaged autos. Excludes businesses deriving more than 25% of their revenue from repossession. Hired and Non-Owned coverages are not available with this class.

## TRUCKING FOR HIRE

Businesses providing freight transportation on a contract or fee basis, including courier services operating vehicles in excess of 18,000 pounds GVW. Examples include:

- Agricultural hauling
- Dirt / sand & gravel
- Household good movers
- Machinery and heavy equipment
- Owner operator
- Refrigerated goods
- Scrap metal / scrap auto & recycling services

Hired and Non-Owned coverages are not available with this class.

\* Must operate under their own MC/DOT authority at all times.

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## HELPFUL TIPS

- Although no schedule credits are available for AutoAccel accounts, our representatives are available to review the accuracy of a quote for additional savings opportunities
- Insurance score works as a discount, so always run the score; it can only help the rate.
- Premiums will change on all vehicles when adding or changing items on a policy. Driver averaging is used, so whenever changes are made, averages are applied to all vehicles. Focus on the end premium, not the changes on each vehicle.
- Symbol 7 is what we write, but Symbols 8 and 9 are available, depending on the risk.
- Vehicles are written on a stated value basis. This is the maximum Grange will pay in the event of a loss. Be sure to evaluate this properly with your client. Value must be 90% of the actual cash value at the time of loss.

## INELIGIBLE RISKS / BUSINESS TYPES

These risks / business types are not eligible for Commercial AutoAccel:

- Risks with 10 or more power units (Risks with up to 20 power units are considered with supporting commercial business.)
- Vehicles hauling steel in raw form (ingots, coils, rolls, pipes or sheets etc.), coal (other than home delivery), cut trees, logs, trash or garbage
- Vehicles hauling flammable liquids, explosives, hazardous materials, chemicals, waste or any EPA regulated cargo or product (commonly referred to as “placard business”)
- Vehicles hauling debris for a fee
- Tow operators that derive more than 25% of their revenue from repossession activity
- Vehicles leased or rented to others. This includes, but is not limited to, auto dealerships and rental agencies.
- Vehicles used for livery or taxi service, including vehicles used to transport school / daycare children, church members or others, migrant workers, tours, hotel / motel guests or airport shuttles
- Vehicles exceeding a 400-mile radius from the principle garaging location
- Vehicles used in security operations, armed surveillance or that involve use of a guard dog
- Vehicles offering a time guarantee, i.e. couriers, fast food delivery, and any type of delivery service (risks are acceptable without time guarantee.)
- Vehicles operated as a for-hire motor carrier that require Hired Auto Liability Coverage
- Vehicles operated as a courier or fast food delivery service that require Hired Auto Liability and Non-owned Liability coverages
- Ice cream truck vendors engaged in retail sales
- Driver training schools
- Canadian filings
- Canadian mailing addresses Ineligible Vehicle Types

## INELIGIBLE VEHICLE TYPES

These vehicles are not eligible for Commercial AutoAccel:

- Vehicles not licensed for public roads
- Church buses or vans, school / daycare buses or vans
- Vehicles not sold or distributed in the United States (grey market vehicles)
- Emergency vehicles including ambulances and fire trucks
- Mobile equipment including power shovels, cranes, rollers, drills, forklifts and graders
- Redi-mix / cement mixers
- Vehicles used as a living facility, such as a mobile home (motor homes acceptable)
- Kit cars, salvaged vehicles, dune buggies or vehicles with modified or altered suspensions
- Unbaffled tank trucks or tank trailers with capacity to haul more than 1,400 gallons
- Trailer-only policies
- Vehicles garaged outside of the state, regardless of policyholder's business address
- Glass-lined tank trucks, for physical damage coverage
- Vehicles that haul roll-off containers
- Exhibition vehicles (monster trucks, race cars, etc.)
- Wheelchair buses
- Military-type vehicles
- Vehicles open to the public (mammogram, bookmobile, bloodmobile, etc.)
- Permanently attached equipment that exceeds the value of the vehicle to which it's attached
- Any truck with a stated value of more than \$200,000 or any other vehicle with a stated amount of more than \$100,000

## INELIGIBLE DRIVERS

These drivers are not eligible for Commercial AutoAccel:

- Drivers without the appropriate license for the vehicle operated (i.e. drivers operating vehicles greater than 26,000 lbs GVW without a CDL)
- Drivers with suspended or expired licenses
- Drivers with a diplomatic license

**For specific eligibility criteria, view the AutoAccel Commercial Lines Agent Manual.**

**Questions on a risk not listed here?**

**Contact the AutoAccel team by calling Commercial Complete at (800) 422-0550.**

For Agent Use Only. Refer to policy language for complete details. Coverages described may not be available in all states. If the advertising policy coverage descriptions herein conflict with the language in the policy, the language in the policy applies.

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