

TRUCKING PROGRAM

NAFTA & Domestic Commercial Trucking Liability



For commercial trucking risks domiciled in the states of Texas and California, operating in adherence with NAFTA or Domestic eligibility.



'A' Rated
Carrier



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Fast
Turnaround



Industry
Knowledge

Eligibility & Coverage Details

NAFTA

The NAFTA program concentrates on risks substantially involved in the import and export of goods through a designated US Trade Zone, with no cross-border exposure.

Domestic

The Domestic program targets truckers hauling non-hazardous goods including dry van, flatbed, refrigerated & other commodities, from program designated states, to points within the United States.

Excluded Operations

- Automobile leasing and rental operations
- Buses
- Hazardous Materials Transporters
- Public transit vehicles
- Risks engaged in livery operations
- Risk engaged in the transportation of munitions or explosives
- Transportation Network Companies
- Ambulances, fire department, law enforcement, EMS or other vehicles engaged in municipal activities

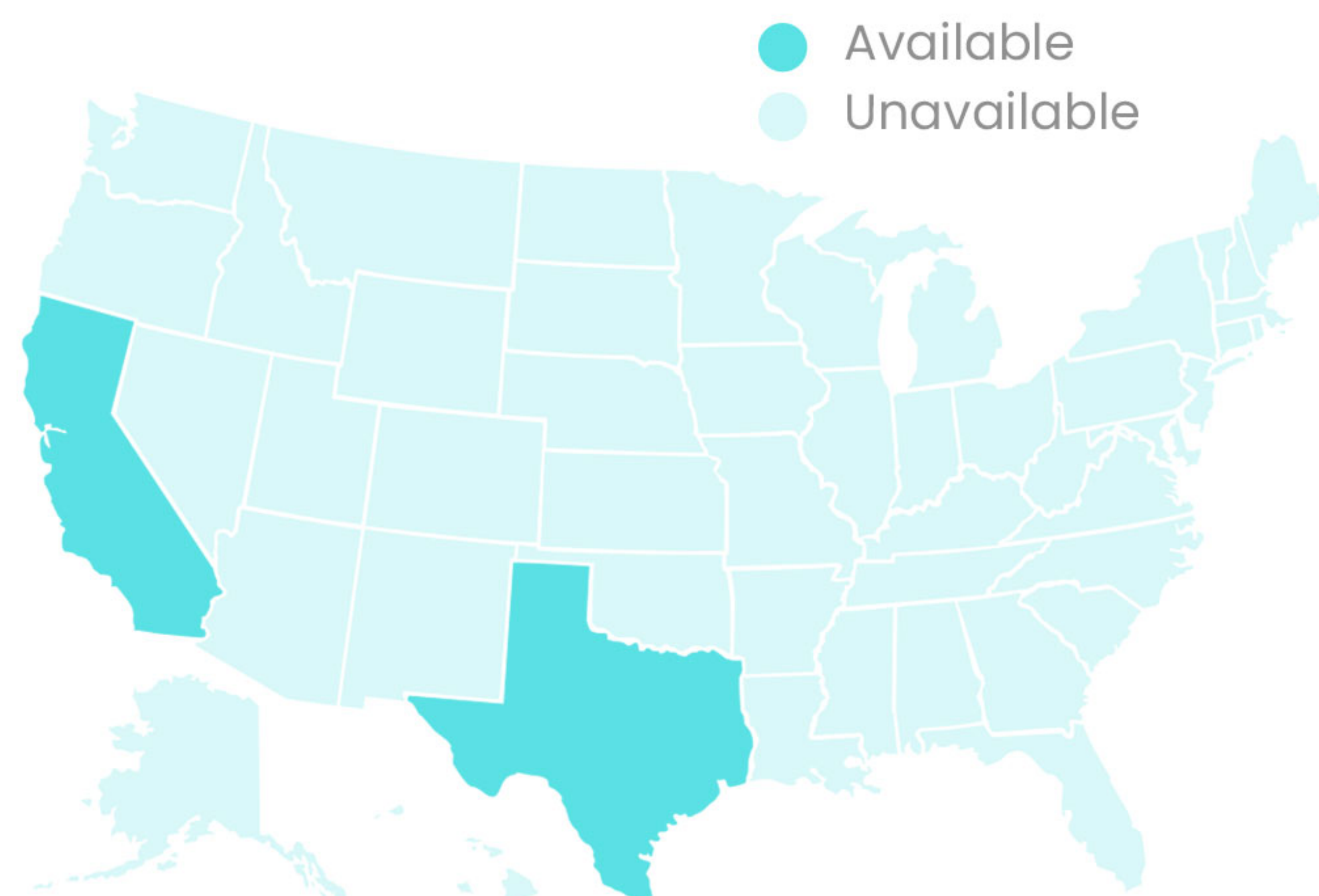
Preferred Risks

- 2 years in business (New Venture may be acceptable if owner or named insured has at least 3 years of commercial trucking experience)
- Accounts Hauling Reefer
- Dry Van
- Flatbed
- Intermodal Commodities

Radius

- Local Hauling
- Intermediate Hauling
- Long Haul (1,500 mile radius limit on NAFTA related accounts)

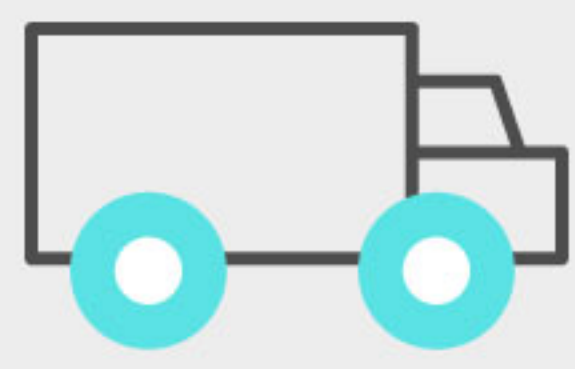
Territory



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Driver Eligibility

All drivers must have an active/valid Commercial Driver's License (CDL) issued for the type of vehicle that will be operated under the policy. Drivers with a Non-domestic or international license will be considered with an MVR or equivalent documentation. Drivers with Non-domestic or International Driver's licenses must be able to read and write English and understands American Road Signs and Travel bulletins.

- Driver's must be at least 23 years of age.
- Must have at least 2 full years of commercial driving experience
- No more than 3 moving violations within the past 36 months.
- No more than 1 at fault accident within the past 36 months.
- All drivers must be scheduled on the policy
- All drivers must meet min physical qualifications as required by Federal DOT regulations under Title 49, Part 391.41.
- Drivers over the age of 65 should provide a current certified DOT long form physical certificate.

Drivers with major violations, as listed below, within the past 36 or 60 months are not eligible for this program:
Minor Violations – All other non-moving violations of the motor vehicle code shall be deemed minor violations.

Type A – Major within the past 36 Months

- Driving with a suspended license
- Illegal Passing
- Reckless or careless driving
- 20 MPH over the posted speed limit
- Running a Red Light
- Open Container
- Passing a School Bus
- Distracted driving (Cell phone, talking or texting) while driving the vehicle

Type B – Major within the past 60 Months

- DUI/DWI, drug or alcohol possession
- Evading a Police Officer
- Driving on the wrong side of the road
- Failure to comply with implied consent law
- Felony, Homicide, Vehicular assault or manslaughter involving a motor vehicle
- Hit and Run or leaving the scene of the accident
- Racing or speed contest
- Possession of a controlled substance



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Documents Required Prior to Binding

- Completed and signed application
- Supplementary application for new Ventures
- Complete schedule of vehicles to be covered with year, make, and complete VIN. (No coverage can be bound unless the 17-digit VIN numbers are provided)
- Driver's list including Name, Age, years of experience, Driver's License Number, State Licensed, Date of Hire, and current MVR's or International CDL's
- Hard copy insurance company loss runs for the current expiring policy and at least 3 years previous, or loss runs for the previous years if in business less than 3 years. Loss runs to be valued within 30 days of proposed effective date of coverage
- Last four (4) quarters Fuel Tax Reports if the insured travels outside of the domiciled state
- Copy of applicant's contracts with owner operators (if applicable)