



ARIZONA

COMMERCIAL VEHICLE REFERENCE GUIDE

Discounts

- Tradesman
- Preferred Business
- Farm
- Transfer
- Renewal
- Association
- Affiliated Package
- GM/GMAC Relationship
- Package
- Paid-in-Full

Quoting

- Enter all drivers and vehicles
- Stated amount: Use current value, including custom and permanently attached equipment
- Prior insurance required on higher limits (\$500K+)
- Business category/type
- Radius of business operation up to 500 miles
- Binding authority for up to nine power units
- Fleets (10+) require approval and 3-year loss runs

Flexible Pay Plan

- 6- & 12-month pay plans
- Direct bill
- Electronic fund transfers (EFT) through check or credit card (referred to as "Auto Pay" in our policy system)

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- Immediate rates — or a response within 72 hours for underwriting referrals
- Real-time endorsement quotes and binding
- Policy documents available online, on-demand
- Certificate issuance directly from our policy system

Program Highlights

- New Coverages - Any Auto, Motor Truck Cargo, Drive Other Car, Broadened Coverage Endorsement
- Light- to medium-duty vehicles used for local to intermediate distances
- Private passenger autos to commercial trucks up to 66,000 lbs. GVWR
- Limits from state minimum up to \$1M CSL
- Personal-use autos allowed on business policies
- Unlimited additional insureds — maximum fee of \$125
- Pricing for a broad spectrum of risks
- Over 600 acceptable classes of business
- New business ventures and start-ups
- Sole proprietors, partnerships or corporations

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National General 
Auto, Home & Health Insurance

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Popular Markets

Contractor/Tradesman

- Carpentry
- General Contractors
- Painters
- Electricians
- Handyman
- Plumbers
- Heating and Air Conditioning
- Flooring Specialists
- Roofers
- Siding Installers
- Masonry
- Landscaping/Lawn care
- Tree Trimming/Removal

Service Businesses

- Accountants/Consultants/Realtors
- Janitorial/Maid Services
- Carpet Cleaning
- Repair Services
- Cable Installers
- Pool Cleaning
- Inspectors
- Interior Decorators/Design
- Florists
- Photographers
- Surveyors
- Locksmiths
- And other service businesses...

Other Markets

- Farming
- Catering/Food Trucks
- Grocery Wholesalers
- Bakeries
- Wholesale Sales/Stores
- Apparel Manufacturing
- Furniture/Appliance Delivery
- Automotive Parts Stores
- Courier (Bulk) with no time constraints
- Package Delivery
- Dirt, Sand and Gravel
- Concrete/Paving Contractors
- Debris Removal

Most Common Vehicle Types



Auto



SUV



Van



Pickup



Utility Truck



Flatbed



Stakebody



Straight Truck



Step Van



Dump Truck



Boom Truck



Trailer

Unacceptable Risks

- GVWR > 66,000 lbs.
- Stated amount > \$150,000
- Tractor trailers
- Federal or interstate filing
- Livery/Passenger transportation
- Mobile equipment
- Asphalt/Cement delivery
- Firearm-required risks
- Garbage hauling
- Glass-lined tanks
- 1,400+ gal. un baffled tanks
- Government entities as named insured
- Physical Damage on salvaged vehicles
- Mobile home haulers
- Steel, coal, log haulers
- Time-constrained risks
- Hazardous material hauling

How to Contact Us



Builders & Tradesmen's Insurance Services

6610 Sierra College Blvd., Rocklin, CA 95677
 916-772-9200 | 877-649-6682 | Lic. #0D10271
www.btisinc.com

Territory Sales Manager:

Name: _____

Phone: _____

Email: _____