



CALIFORNIA [C-RAD] COMMERCIAL VEHICLE REFERENCE GUIDE

Discounts

- New Business
- In-Agency Transfer
- Paid-in-Full
- Package
- Affiliated Package
- Association
- Multi-Policy
- Business Experience
- Business Type
- Paperless
- EFT/Auto Pay
- Commercial Driver's License
- And more...

Flexible Pay Plan

- As low as 10% for qualified risks
- Six and 12-month policy terms
- Auto Pay (EFT) by check or credit card
- Direct bill options

NatGenAgency.com

- 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

- Over 600 classes of business available for rating
- New coverages: Any Auto, Owned Auto, Drive Other Car, Motor Truck Cargo, Motor Truck General Liability, Tools, Broadened Coverage
- \$1,000 of Custom Equipment Coverage included on personal auto types
- Mileage radius up to 500 miles
- Business and personal use available on personal auto types
- Heavy duty personal auto vehicles with incidental and non-business use are permitted
- Liability limits up to \$1M CSL with underwriting approval
- State and federal filings available
- Optional Step-Down Liability Coverage Policy Contract

Quoting Tips

- Easily search for the customer's occupation
- Select / reject all household drivers, enter all employees and select driver status
- Personal auto types, including cars, pick-up trucks and vans, are now based on the VIN # and rated as Actual Cash Value
- Commercial trucks are rated on Stated Amount and Gross Vehicle Weight (GVW)
- Quickly quote and bind up to nine power units
- Fleets (10 or more power units) require underwriting approval and receive discretionary pricing

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
- Shuttles (not for hire/fee)
- Catering/Food Trucks
- Grocery Wholesalers
- Bakeries
- Wholesale/Manufacturing
- Funeral Services
- Apparel Manufacturing
- Furniture/Appliance Delivery
- Automotive Parts Stores
- Courier/Package Delivery (w/ no time constraints)
- Dirt, Sand and Gravel
- Concrete/Paving Contractors
- Debris Removal
- More markets available...

Most Common Vehicle Types



Auto



SUV



Van



Pickup



Utility Truck



Car Carrier



Tow Truck



Stakebody/
Flatbed



Straight
Truck



Step
Van



Dump
Truck



Boom
Truck



Trailer

Unacceptable Risks

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

How to Contact Us



Builders & Tradesmen's Insurance Services

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Territory Sales Manager:

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Phone: _____

Email: _____