



GMI
INSURANCE

P.O. BOX 701
VALLEY FORGE, PA 19482
TEL 800-722-3229
FAX 610-933-4993
WWW.GMI-INSURANCE.COM

**MONOLINE BUSINESS AUTO
INSURANCE PROGRAM**

*** QUOTES PROVIDED BY AGENT NEED-BY DATE › COMPETITIVE RATES
A-RATED, ADMITTED MARKET › OPEN BROKERAGE**

Our Monoline Business Auto Program targets contractors, artisans, building supply dealers, system installers, retailers, manufacturers, and wholesale distributors. We welcome a wide variety of classes with vehicles ranging from private passenger cars to extra heavy truck tractors. Eligible accounts are automobile fleets that support business activities where the primary goal is to sell and distribute owned products, perform contracting operations, and provide services to customers.

TYPICAL CLASSES	TYPICAL VEHICLES	TYPICAL USES
Contractors	Private Passenger (PPT/PPV)	Product Delivery
Manufacturers	Light Trucks	Service Calls
Retailers	Medium Trucks	Material/Equipment Delivery
Distributors	Heavy Trucks/Tractors	Sales Calls
Wholesalers	Extra Heavy Trucks/Tractors	Product Installation
Systems Installation	Dump Trucks/Trailers	Retail Delivery

Monoline Auto Program requires 5 vehicles, 3 years prior commercial auto coverage, NO high losses.



SUBMISSION REQUIREMENTS

- Fully completed ACORDS 125, 127 and 137 applications.
- Supplemental Application, when required
- Vehicle schedule, including garaging address(es)
- Drivers list including date of hire and years of experience
- Four years of currently valued loss runs within 120 days of the next effective date. *(Five year history if more than 15 units)*
- Narrative (more detail than loss run description) of large losses excess \$50,000
- List of all MC/DOT numbers for all named insureds

RE: NEW YORK RISKS

- **NO** 5 Borough exposure (Accounts garaged/operating in Manhattan, Brooklyn, Queens, Staten Island, or Bronx is an automatic decline)
- Insured must also operate 100 miles outside of the NY 5 Boroughs to be eligible for our auto program
- **NO** Heavy/Extra-heavy vehicles, or Tractors garaged/operating in NY state

A list of exposures and operations that are ineligible for our program can be found in the Prohibited Classes section of these guidelines





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A SAMPLE OF GMI'S MOST TARGETED CLASSES:

We have the most success with these types of accounts!

Monoline Auto Program requires 5 vehicles, 3 years prior commercial auto coverage, NO high losses.

- ✓ Air Conditioning Contractors
- ✓ Animal Carcass Removal
- ✓ Appliance Distributor
- ✓ Asbestos/Abatement Contractors
- ✓ **Beverage Distributors**
- ✓ **Building Maintenance Services**
- ✓ Catering
- ✓ **Cement / Ready-Mix**
- ✓ Decorating/Party/Convention Contractor
- ✓ Demolition Contractor
- ✓ Disaster Recovery
- ✓ Dry Wall & Plastering Contractor
- ✓ Equipment & Supply Manufacturer Contractors
- ✓ Electric Contractors
- ✓ Emergency Clean-up & Response Consultants/Contractors
- ✓ Engineering Contractors
- ✓ **Environmental Contractors**
- ✓ Excavating Contractors
- ✓ Fence Contractors
- ✓ **Fire Protection Contractors**
- ✓ **Florists**
- ✓ **Food Distributors**
- ✓ Foundation Contractors
- ✓ Geo-Synthetic Membrane Manufacturers & Installation
- ✓ Grading Contractors
- ✓ **Grocery Wholesalers**
- ✓ **Hazardous Waste Remediation**
- ✓ Heating Contractors
- ✓ Heavy Construction Contractors
- ✓ **Ice Distributors**
- ✓ Inspectors
- ✓ **Landscaping / Lawn Care**
- ✓ **Locksmiths**
- ✓ Masonry Contractors
- ✓ **Medical Waste Collection & Disposal**
- ✓ Nurseries & Garden Centers
- ✓ Office Supply Stores
- ✓ **Paving Contractors**
- ✓ **Pest Control Companies**
- ✓ Plumbing Contractors
- ✓ Pool Maintenance & Repair
- ✓ Portable Toilet Rentals
- ✓ Recycling Centers
- ✓ Remodel & Repair Building Contractors
- ✓ Rigging Contractors
- ✓ Road Building Contractors
(where insured is not responsible for traffic control)
- ✓ **Roofing Contractors**
- ✓ Sheet Metal Work Contractors
- ✓ Siding Contractors
- ✓ Special Trade Contractors
- ✓ **Street Sweepers & Cleaning**
- ✓ Stucco Contractors
- ✓ Tank Cleaning & Repair
- ✓ Tree Trimming / Removal
- ✓ **Unarmed Security Guards**





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DO WHAT OUR OTHER WINNING AGENTS DO.

It's All Very Simple...



- 1. Email complete submissions.** This is to prevent another agent from coming in and 'stealing' the account from us.
- 2. In the email subject line, include the insured's name, effective date and your need-by date**
 - Ex: Joey's Plumbing Services – 01/23 (01/01)
 - Put the need-by date in parenthesis OR include it somewhere in the body of your email
- 3. Keep an open line of communication with us.** It's key to developing a great working relationship together.
- 4. Acknowledge and respond to our calls/emails within 24 hours.** Don't fall silent on us.
- 5. Send in good accounts.** Do not send in accounts with poor loss history or accounts that none of your other carriers want.
- 6. Study this appetite guide.** We understand that it will take time to learn our programs. Feel free to call us prior to sending in submissions if it makes it easier.
- 7. Binding Requests.** Coverage for the insured begins at 12:01am. In order for us to honor your bind request, GMI must have your bind request midnight prior to the effective date.
Our carriers DO NOT backdate coverage!





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ANSWERS to our MOST FREQUENTLY ASKED QUESTIONS

• **Does GMI Require a Volume Commitment?**

Not at the moment. But we do monitor your agency's activity just to be sure you understand our appetite and are sending in accounts that fit within our guidelines.

• **Who are Your Auto Carriers?**

Allied World for fleets of 5 or more

Allstate for Artisan Contractors ONLY with up to 4 vehicles

• **Waiver of Subrogation and Blanket Additional Insured?**

We offer Blanket Waiver of Subrogation but we don't offer the Blanket Additional Insured endorsement however we can offer the Designated Insured endorsement with blanket wording. We would need a copy of the contract to be submitted for approval.

• **Can GMI offer Symbol 1 Coverage? Yes, however, we prefer the use of scheduled vehicle Symbol 7 in lieu of fleet automatic Symbols 1, 2.. We will consider writing Symbol 1 if you....**

- Provide us with the insured's current Dec Page showing existing Symbol 1 coverage; or
- Provide us with a copy of the insured's contract that requires it

• **Environmental Risks? - No fracking, HAZMAT, or Salt Water Haulers**

• **Vehicle Age, Personal Use, Fleet Requirement?**

Personal use is limited to owner and spouse. Employees personal use is limited up to 25%.

A personal use policy must be in place for all.

Age of vehicles no older than 20-25 years; some consideration given if newer models are included on the fleet schedule; but we cannot consider a fleet of just older units.

• **Declinations for Adverse Loss Experience & Poor Safer/CAB Reports?**

(a.) If you can provide explanations for losses (i.e. one shock loss, accidents not at-fault with supporting documentation such as a police report or claims adjuster's notes, accidents are all physical damage and you are looking for a liability-only quote, etc.), we would be more than happy to reconsider. (b.) If the account contains Safer/CAB Violations, we may be able to reconsider if the insured has taken action to address and correct their violations. Unsatisfactory SAFER/CAB ratings is a referral to our Underwriter.

• **Running MVRs?**

GMI can quote subject to favorable MVRs on most drivers but all MVR's are required at binding. At minimum standard and/or express costs, we can obtain MVR's if you are unable to run them.

* **Commission? - 10%**

• **Financing Available? – YES, for our Monoline Business Auto program! Low interest rate and you get to retain your commission payment up front!**

• **GMI's Business Auto Enhancement Endorsement has been added to broaden the coverage in our standard auto policy. Coverage is combined under one endorsement and not available standalone.**

1. Additional Insured by Contract or Agreement;
2. Hired Auto Physical Damage Coverage;
3. Towing and Labor;
4. Accidental Airbag Deployment Coverage;
5. Loan/Lease Gap Coverage;
6. Extended Cancellation Condition;
7. Vehicle Wrap Coverage; and
8. Audio Visual and Data Electronic Equipment Coverage





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WE WANT TO TURN AROUND YOUR QUOTES QUICKLY

Providing this information up front will help expedite the process.

- ACORDS 125, 127 and 137 with all 'General Information' questions answered**
- GMI Supplemental Application**
- Narrative of large losses excess of \$50,000**
- MC/DOT numbers for all named insureds**
- If you control the account? If not, what is the opportunity and why is the insured shopping?
- The date you need our quote in-hand?
- Target price and/or renewal premium.
- Provide (4) years currently valued loss runs (within 90 days) of policy expiration
- If there are Additional Named Insureds, is the ownership the same? What do they do and why must they be added to the commercial auto policy? Does the usage of the vehicles change, and if so, which vehicles are affected? Do they ever have an occasion to rent or hire specialized equipment (i.e. cranes, booms, extra heavy trucks, etc.)?
- Provide the insured's FEIN #.
- Short description of business operations.
- Please provide percentage of radius traveled
- Exact garaging address for each vehicle?
- Year, make, model, VIN# and GVW's for each vehicle?
- Does the insured require any waivers of subrogation, either individual or blanket?**
- Does the insured require an MCS-90? Do they have a TPL in place?**
- Are private passenger vehicles used 75% of the time for business? Who drives them? Is there a written personal use policy in place?
- Are all drivers employees of the company?
- MVRs for all drivers.
- If 2,8,9 or Symbol 1 is required, please provide a copy of the contract requiring it, or the expiring Dec Page.
- If DOC Coverage is being requested for several individuals. Are they all owners, partners, officers or spouses of owners, partners, or officers?



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- Amusement or carnival type vehicles, including those hauling amusement equipment.
- Heavy vehicles, Extra-heavy vehicles, or Tractors garaged/operating in NY state.
- Any fleet with motorcycles, scooters, snowmobiles, golf cart, all-terrain vehicle (ATV), farm or similar vehicles
- Any Insured that is in Bankruptcy proceedings
- Armored cars
- Auto rental and leasing
- Auto/truck dealers
- Autos used in racing or speed contest
- **Autos primarily engaged in the delivery of mail and/or parcel post.**
- **Bulk liquid haulers/tankers (> 3,000 gallons)**
- **Buses (all types including public, school, private, or charter).**
- Car clubs (such that the member can drive vehicles (including luxury or exotic) with a paid membership)
- Cattle and livestock operations
- **Crane or drilling operations with cranes or other equipment attached.**
- **Couriers Services.**
- Day care or camp operations
- Driveaway/towaway operations
- Emergency vehicles or trailers (with or without patient transfer), including but not limited to those used by police and fire departments.
- Employee-owned vehicles (other than incidental non-owned).
- Entertainers
- Explosive contractors
- Farm equipment
- Fast food/pizza delivery
- Fraud conviction - Any risk in which an affiliated person has been found guilty of insurance and/or motor vehicle fraud
- Garage Operations
- Haulers, producers, or refiners of fuel, including but not limited to gasoline, oil, diesel, liquefied petroleum gas (LPG), natural gas, and propane.
- Hazardous material haulers without separate pollution liability policy.
- **Hi-rail vehicles (autos with flanged steel wheels attachment for driving on railroad tracks), except by referral if insured shows evidence of separate coverage for on the-track operations**
- House movers
- Invalid carriages
- Marijuana business (all types; including but not limited to autos used in legal medical, retail, wholesale, growing, and delivery)





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PROHIBITED CLASSES (not inclusive):

- Mobile equipment, except mobile equipment subject to compulsory or financial responsibility or other motor vehicle insurance law. All cranes, not including boom trucks, are prohibited in all circumstances.
- **Mobile home, motor home, or camper haulers or movers**
- Motorcycles, motorized scooters or bicycles and similar motorized vehicles
- **Moving and storage companies.**
- **Nursing facilities, home health care, adult daycare or child daycare**
- NY-based or operating residential and commercial garbage/trash pickup operations
- **Oil and gas field (all types) drilling and well services risks (including fracking) onsite; prohibition does not apply to contractor's firms using private passenger and light vehicles. Petrochemical and similar permanent manufacturing locations/facilities are not considered oil and gas field operations.**
- **Passenger transportation/livery operations (such as Buses, Taxis, Uber, etc.)**
- Patient transfer vehicles
- Roadside service vehicles, other than towing
- Recreational vehicles
- **Risk pulling double/tandem or triple trailers**
- **Risk pulling pole trailers**
- **Salt water haulers for Environmental operations**
- **Sand and Gravel operations**
- Snowplowing (prohibition applies to roads-public streets and private roads in residential developments-and does not apply to work on parking lots and similar private property)
- Street and road paving and line striping contractors (on open or partially open streets or highways) where traffic control is the insured's responsibility.
- Swinging Meat Haulers
- **Trucking for Hire (cargo does not belong to the person or company that owns the truck)**
- **Truckers - all radii (for these purposes, a "trucker" is any organization engaged in the business of transporting property for hire).**
- Vehicles used to transport the disabled or handicapped
- Wreckers/tow vehicles

PROHIBITED EXPOSURES:

- Any risk subject to USDOT FMCSA regulation that has a SAFER Carrier Safety Rating of Conditional or Unsatisfactory – within the last 10 years.
- Any risk that transports hazardous commodities which the USDOT FMCSA requires a limit in excess of \$1,000,000 by the USDOT FMCSA, even if such limit is provided under other auto or transportation pollution liability policies.

