TRUCKER GENERAL LIABILITY

Underwriting Appetite Guide

Coverage Form: All acceptable risks will be written with I.S.O. endorsement **CG 21 44** which limits coverage to designated premises only.

A. Acceptable Risks

Eligible Operations

1. Any trucking risk with less than 26 units at the inception of the policy term.
2. Risk will be written with I.S.O. endorsement CG 21 44 which limits coverage to designated premises only.

B. Unacceptable Risks

Ineligible Operations

1. Any trucking risk with 26 or more trucks at the inception of the policy term; or
2. Any trucking risk that owns or leases any of the following:
    a. A physical terminal location. A terminal is defined as a building that includes dock facilities for trucks, where incoming trucks can unload shipments and outgoing trucks can be loaded with shipments; or
    b. A physical garage or repair facility; or
    c. Any storage or warehouse facility.
    d. *Sections 2.a., 2.b. and 2.c. above do not apply to an office location that does not include any of the operations indicated in those sections, but that office location can include parking for trucks and truck-tractors.*
3. Any trucking risk that has had one or more general liability claims with an individual paid amount in excess of $5,000 in the last five years.

Refer for Special Approval

The following classes of business are not automatically eligible but may be submitted for special underwriting review and approval:

Operation Type	Operation Type
Gasoline Haulers	Auto Truck Rental Fleets
Fuel Oil Transporters	Mobile Crane Operators
Liquid Petroleum	Mix-in-Transit Concrete Trucks
Hazardous Waste Haulers	Bulk Chemicals
Tow Truck Operations	Snow Removal Operations
Instructional / Driver Training Operations	

Note: This appetite guide is intended for underwriting reference only and does not constitute a binding agreement. All risks are subject to full underwriting review, approval, and applicable state regulatory requirements.