COMMERCIAL AUTO APPETITE GUIDE

Omaha National

Available Classes

- Last Mile Delivery
  - $25,000 minimum premium
- Light Business Auto Service/Artisan Contractors
  - $25,000 minimum premium
- Non-Emergency Medical Transport
  - $50,000 minimum premium

Appetite

- Last Mile Delivery (excluding Amazon DSPs)
  - Local last mile delivery operations
  - Parcel, food, or small goods delivery from warehouse to retail store (or store to store)
  - Lab couriers (no tissue/organs)
  - Pre-scheduled or route-based delivery within defined territories
  - Owned or leased private passenger vehicles, vans, or light trucks
  - Furniture/appliance delivery
  - Drivers whose primary job function is delivery driving
- Light Business Auto Service/ Artisan Contractors
  - Artisan service and specialty contractors (HVAC, plumbing, electrical, tile, drywall, flooring, etc.)
  - General contractors
  - Light construction
  - Swimming pool services
  - Communication/telecom installation
  - Water/fire remediation (requires proof of separate pollution liability coverage)
  - Fire suppression systems
  - Pest control
  - Waterproofing
  - Surveyors
  - Landscaping
  - Solar contractors
  - Consulting and sales operations
- Non-Emergency Medical Transport Companies
  - Non-emergency, scheduled ambulatory passenger transportation
  - Wheelchair passenger transportation
  - Stretcher operations (up to 20% of trip volume; underwriting approval required)
  - Assisted living, rehabilitation, and adult daycare transportation
  - Facility-based transportation in eligible states
  - Adult Day Cares

Approved States

AL | AR | AZ | CA | CO | CT | DC | DE | GA | IA
ID | IL | IN | MD | MN | MO | MS | MT | NE | NJ
NM | OH | OR | PA | SC | SD | TN | TX | UT | VA
WA | WI | WV | WY

*Not all states accept filings by a non-admitted carrier. Please confirm your state's acceptance before submitting

Submission Requirements

- Required for a complete submission:
  - ACORD application(s)
  - Completed LEEO supplemental application
  - Driver list
    - MVRs required to quote; not required for clearance
  - Vehicle list
  - Five years of currently valued loss runs
    - Loss runs must be valued within 90 days of the proposed effective date
    - Please note if the insured has less than five years of historical commercial auto coverage
- Telematics-Enabled Program
  - Participation requires active telematics through an approved TSP (Azuga, Geotab, Linxup, Motive, or Samsara) with front-facing cameras on all vehicles. New insureds have 30 days from binding to onboard

See Back for Excluded Risks

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Excluded Risks

- Last Mile Delivery
  - Amazon DSPs or similarly contracted deliver programs
  - Over-the-road operations, or overnight trips
  - Vehicles exceeding 26,000 lbs GVW
  - Driver-owned vehicles or 1099/independent contractor drivers
  - Transport of hazardous, flammable, or placarded materials
  - Any aviation, marine, or watercraft-related exposure
  - Broker or freight forwarding authority
  - 24/7 or round-the-clock delivery operations
  - Restaurant-to-consumer delivery (e.g., pizza or other food delivery from restaurant to end consumer)
  - On-demand, TNC (Transportation Network Company), or ODNC (on-demand network/ courier) operations
- Light Business Auto Service/Artisan Contractors
  - Transport of hazardous, flammable, or placarded materials
  - Any aviation, marine, ports, or watercraft-related exposure
  - Logging
  - Airport/tarmac exposure
  - Garbage/refuse operations
  - Government risks requiring governmental additional insured or omnibus wording
  - Towing or roadside assistance operations
  - Railroad or right-of-way exposure
  - Vehicles exceeding 26,000 lbs GVW
  - Dirt/sand/gravel haulers
  - Demolition, including wrecking/blasting
- Non-Emergency Medical Transport
  - EMS, EMT, 911, or emergency response operations
  - Vehicles equipped with lights or sirens
  - Hospital-owned or hospital-operated fleets
  - Mobile medical units where care is provided in the vehicle
  - Vehicles with seating capacity over 15 passengers
  - Mixed-use fleets with non-NEMT livery or general passenger transportation exposure
  - On-demand transportation exposure greater than 20%
  - Stretcher operations exceeding 20% of trip volume
  - Home healthcare nurses (no passenger transport)