

Public Auto Risks



 GREEN Let's Go!	 YELLOW Caution light	 RED Sorry, not our cup of tea
<p>Risk type</p> <ul style="list-style-type: none"> - Airport bus - Airport limousine - Bus (amateur sports, church, courtesy, limousine, scout, sightseeing, ski) - Day care - Limousine service - Luxury sedan, SUV and van service - Seasonal recreation transport - Social service - Transportation of the elderly 	<p>Risk type</p> <ul style="list-style-type: none"> - Athletes and entertainers - Casino and gambling bus - Charter bus (as part of a mixed-use account) - Charter bus with casino transport - Classic cars - Employee transportation - Employment service - Funeral home - Inter-city bus - Medical vans and nonemergency medical transport - Non-luxury sedan - Public autos not otherwise classified (NOC) 	<p>Risk type</p> <ul style="list-style-type: none"> - Airport taxi - Ambulance - Bus (standalone charter, party, school, trolley, urban) - Kiddie cab - Prisoner transportation - Taxicabs - Trams - Transportation of railroad employees - Van pools
<p>Risk characteristics</p> <ul style="list-style-type: none"> - High-quality accounts using smaller seating-capacity vehicles - Accounts with 10 or less power units - Transportation network company revenue 10% or less - General liability limits: \$1M per occurrence/\$2M aggregate - Auto liability limits: <ul style="list-style-type: none"> -Maximum CSL \$1M (\$1.5M if required by law) -Additional insured (AI) for municipalities & airports) - Physical damage limits: <ul style="list-style-type: none"> -Maximum limit per vehicle \$250,000 -Single location limit \$500,000 -Additional coverages: <ul style="list-style-type: none"> • Financed value • Personal effects • Aggregate & diminishing deductible • Towing & labor • Lease-loan • Rental reimbursement \$50/day • Roadside assistance and windshield repair/replacement 	<p>Risk characteristics</p> <ul style="list-style-type: none"> - Accounts with 11 or more power units - Transportation network company revenue > 10% - AI other than municipalities and airports - Accounts seeking these terms/coverages: <ul style="list-style-type: none"> - Lessee or lessor coverage - Liability deductible - Non-ownership liability coverage - Primary & non-contributory language - Waiver of subrogation - Hired auto physical damage - Cargo coverage - Rental reimbursement limits > \$50/day - With any driver with > 1 accident/loss in prior 36 months - Accounts with lossfrequency concerns in prior 36 months: <ul style="list-style-type: none"> -1-4 units: More than 1 chargeable loss -5+ units: More than 2 chargeable losses - With any loss with > \$30,000 incurred - Canceled, non-renewed or rejected for any other reason during past 36 months - Canceled, non-renewed or rejected more than once for non-payment of premium during prior 36 months - With owner-operators who are not exclusively leased to the insured or who accept outside business 	<p>Risk characteristics</p> <ul style="list-style-type: none"> - New ventures - Accounts with more than 75 power units - Transportation network company revenue > 30% - Accounts that provide courier service, including food and package delivery - Limousines stretched > 200 - Limousines with atypical amenities such as double rear axle or hot tub - Motor homes and kit cars - Vehicle serves as insured's personal auto - Reporting form