

Commercial Auto & Garage Program

Underwriting Profile & Submission Procedures



PREFERRED RISK PROFILE

Our Commercial Auto & Garage Liability coverages are specifically for small to mid-sized businesses.

TERRITORY

Connecticut, New Jersey, New York, Pennsylvania, and Ohio

COVERAGE HIGHLIGHTS

• Commercial Auto Liability

- Minimum statutory liability limits up to \$1,000,000 (Both Combined Single Limit and Split Limits)
- Uninsured/Underinsured Motorist (\$500,000 max.)
- Basic PIP, Additional PIP, and OBEL as required by current law or as revised by statute or regulation

• Commercial Auto Physical Damage

- Deductibles starting at \$500; \$3,000 deductible on values over \$100,000
- Physical Damage with a terminal catastrophe of \$1,000,000

• Garage Dealer Liability

- Minimum statutory liability limits up to \$1,000,000 (Both Combined Single Limit and Split Limits)
- Uninsured/Underinsured Motorist (\$500,000 max.)
- Basic PIP, Additional PIP, and OBEL as required by current law or as revised by statute or regulation
- *Available in New York only*
- Additional Coverages Available
 - Additional Insured – Owner of Premises
 - Additional Insured Franchisor
 - Damage to Premises Rented to You – \$300,000 max. per location

• Garage Non-Dealer Automobile Liability

- Maximum liability of \$1,000,000 Combined Single Limit
- UM/UIM or PIP insurance not offered under this coverage
- *Available in New York and Connecticut*
- Additional Coverages Available
 - Personal Injury Liability
 - Advertising Injury
 - Additional Insured – Owner of Premises
 - Additional Insured Franchisor
 - Damage to Premises Rented to You – \$300,000 max. per location
- **Garagekeepers Legal Liability & Dealers Open Lot**
 - *Available in New York only*

TARGET CLASSES: SERVICE, RETAIL, COMMERCIAL AUTOS (All Weight Classes)

• Business Auto Liability and Physical Damage

- Alarm and Alarm System Installation
- Beverage Delivery
- Building Material Haulers
- Cable Installation and Repair
- Carpentry and Flooring
- Carpet Cleaners
- Commercial Building Contractors
- Communication Installation and Repair
- Contractors – Electrical, HVAC, Painting, Plumbing, Roofing
- Courier Services
- Driving Schools – Personal and Commercial
- Food – Produce, Meat, Seafood, Dairy

- Florists – Wholesale
- Furniture Delivery – Retail/Residential
- Glass Installers
- Mobile Equipment
- Ready Mix Concrete
- Sanitation and Debris Removal
- Swimming Pool Cleaners
- Towing – Personal and Commercial
- **Motor Carrier (Truckers) Liability & Physical Damage**
 - Local Truckers (50 mile radius)
 - Intermediate Truckers (up to 300 mile radius)
 - Sand and Gravel Haulers (up to 4 units) – Physical Damage not offered in Lancer
 - Household Movers – Local or Intermediate
 - Mail Delivery
- **Garage Liability – Service Risks Classes**
 - Auto Repair
 - Body and Fender
 - Glass Shops
 - Muffler and Brake Shops
 - Service Stations
 - Transmission Shops
- **Garage Liability – Used Car Dealer Classes**
 - Used Car Dealers – Retail and Wholesale
- **Dealer and Transporter Plates**
 - Used Car Dealers - Retail and Wholesale
 - Transporters of Autos
- **Garagekeepers Legal Liability & Dealers Open Lot**
 - All Classes Shown under Garage Liability – Service Risks (above)
 - Used Car Dealers – Retail and Wholesale
 - Transporters of Autos

OTHER NOTES

- **Filings Available – Commercial Auto**
 - Additional Insured State or Municipal Authority
 - Department of Transportation Filings
 - Federal Motor Carrier Safety Administration Filings
- **Policy Changes** – Requests for changes to policy and ID cards must be submitted [through your online account](#).
- **Certificates of Insurance** – Certificates must be submitted [through your online account](#).

- **Loss Control** – Complimentary loss control services are provided to help policyholders protect their vehicles and drivers, enhance their regulatory compliance efforts, and keep their business goals on track.
- **Claims Reporting**
 - 24/7 toll-free claims hotline: **(800) 521-6155**.

PAYMENT OPTIONS

- **Installation Plans for New and Renewal Business**
 - 25% down 8 installments⁺
 - 30% down 6 installments⁺
 - 25% down 3 installments⁺
 - 25% down 1 installment⁺
- ⁺Agency Billed

Lancer's [Electronic Payment Program \(EPP\)](#), allows you to pay online by electronic check. You may also finance the premium. A copy of the signed/completed Finance Agreement and deposit specified by the finance company are required.

ACCOUNT OPENING PROCEDURE

Please email a completed [Commercial Auto & Garage Broker Application](#) to producer@lancerinsurance.com, along with the following:

- Errors & Omissions Declarations Page (minimum limits required \$1,000,000)
- Producer License for each state in which you plan to write business - NY, NJ, PA, CT & OH
- A completed IRS Form W-9
- [Lancer Third-Party Service Provider Certification](#)

ONLINE QUOTING

Business may be submitted via [Lancer's Agency Headquarters online quoting portal](#) at: <https://login.lancerinsurance.com/>

For Underwriting questions regarding Lancer's Commercial Auto & Garage Program, please contact: **516-431-4441**
commauto@lancerinsurance.com