encore

ENCOREMGA.COM

FLEET & HIRED

Monoline Business Auto

Commercial auto that stands on its own.

Standalone commercial auto for contractors, service businesses, and distributors. No package required, written on A.M. Best A- or better paper.

FLEET SIZE	FOOTPRINT	A.M. BEST RATING	PRIOR COVERAGE
2+ vehicles	49 states	A- or better	3 years

APPETITE

Typical classes

- ✓ Contractors
- ✓ Retailers
- ✓ Distributors
- ✓ Wholesalers
- ✓ Systems installation

FLEET

Typical vehicles*

- ✓ Private passenger (PPT/PPV)
- ✓ Light trucks
- ✓ Medium trucks
- ✓ Heavy trucks/tractors
- ✓ Extra heavy trucks/tractors
- ✓ Dump trucks
- ✓ Trailers

*Some underwriting restrictions apply.

OPERATIONS

Typical uses

- ✓ Product delivery
- ✓ Service calls
- ✓ Material/equipment delivery
- ✓ Sales calls
- ✓ Product installation
- ✓ Retail delivery

HIGHLIGHTED FEATURES

- ✓ Only 2 vehicles required
- ✓ Underwritten by A.M. Best “A-” or higher carriers
- ✓ Available in 49 states (not available in New York)
- ✓ Three (3) years of prior commercial auto coverage
- ✓ Overall loss ratio of 40% or better for fleet accounts, 25% or better for non-fleet accounts
- ✓ Satisfactory CAB report, if applicable
- ✓ Employees as Insureds Endorsement available

AVAILABLE COVERAGES

- ✓ Additional Insured by contract or agreement
- ✓ Hired Auto Physical Damage
- ✓ Towing and Labor
- ✓ Accidental Airbag Deployment
- ✓ Loan/Lease Gap
- ✓ Extended Cancellation Condition
- ✓ Vehicle Wrap
- ✓ Audio, Visual and Data Electronic Equipment

SUBMISSION REQUIREMENTS

- ✓ encore Monoline Business Auto Supplemental Application
- ✓ ACORD 125 / 127 / 137
- ✓ Five (5) years of loss runs valued within 90 days of effective date
- ✓ Two (2) years driving experience; CDL drivers require three (3) years CDL experience
- ✓ Detailed description of each claim exceeding $25K
- ✓ Written personal use policy

TALK TO THE TEAM

Have questions?

EMAIL info@encoreMGA.com
PHONE (866) 671-3254
SUBMIT submissions@encoreMGA.com
WEB encoremga.com

encore MGA is partnering with GMI and One80 Intermediaries to offer monoline business auto. One80 Intermediaries is a privately held firm with offices throughout the US and Canada. As a leading insurance wholesaler and program manager, the company offers placement services and binding authority for property and casualty, life, travel/accident and health, benefits, affinity and administrative services, and warranty business.

encore MGA, LLC · Montana Lic. 3003180180 · California Surplus Lines Lic. 6013930 · Coverage availability, eligibility, limits, and pricing vary by state and are subject to underwriting review.