

# Monoline Business Auto

## Typical Classes

- ✓ Contractors
- ✓ Retailers
- ✓ Distributors
- ✓ Wholesalers
- ✓ Systems Installation

## Typical Vehicles\*

- ✓ Private Passenger (PPT/PPV)
- ✓ Light Trucks
- ✓ Medium Trucks
- ✓ Heavy Trucks/Tractors
- ✓ Extra Heavy Trucks/Tractors
- ✓ Dump Trucks
- ✓ Trailers

\*Note: Some Underwriting Restrictions Apply

## 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 Coverage
- ✓ Towing and Labor
- ✓ Accidental Airbag Deployment Coverage
- ✓ Loan/Lease Gap Coverage
- ✓ Extended Cancellation Condition
- ✓ Vehicle Wrap Coverage
- ✓ Audio Visual and Data Electronic Equipment

## Submission Requirements:

- ✓ Monoline Business Auto Supplemental App
- ✓ ACORDS 125 / 127 / 137
- ✓ Five (5) years loss runs valued within 90 days of effective date
- ✓ Two (2) years driving experience required; CDL drivers require three (3) years CDL experience
- ✓ Detailed description of each claim exceeding \$25K
- ✓ Written Personal Use Policy

## Have questions? Talk to the team:

info@encoremga.com  
(866) 671-3254

For New Submissions:  
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For more information visit: [encoremga.com](http://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.*