

AG PRODUCTS

Grain • Produce • Nuts • Fertilizer • Feed/Seed • Hay • Equipment

WHAT THIS CLASS CAN INCLUDE

- Seasonal ag haulers (graine, produce, nuts, feed/seed, fertilizer)
- Hay & farm equipment transport
- Mixed commodities (AG season & DS&G or other commodities off season)
- Hopper operations with doubles
- Operations with more trailers than tractors (staged trailers, surplus trailers, mixed trailer types)

PROGRAM BENEFITS

- **Mileage-based rating:** premium reflects actual annual miles, not a 6-month ISO factor
- **Seasonal operations benefit:** insureds keep a 12-month policy, but only pay for the miles they run
- **Commodity flexibility:** AG in season, DS&G or other commodities off season
- **Trailer heavy fleets acceptable:** mixed trailers, higher trailer to tractor ratios, staged trailers

ELIGIBILITY

- Drivers must be at least 25 years old for established operations
- 2+ years of experience with the equipment, commodity and region
- Local or intermediate distance hauls only
- Regular/dedicated routes preferred
- For new ventures please review our guide: bell-uw.com/new-ventures/

INELIGIBLE: 11 western state or 48 state hauls

Visit <https://bell-uw.com/programs/commercial-trucking/> for a full list of other target classes and submission requirements

APPETITE GUIDE

COMMERCIAL TRANSPORTATION PROGRAM
(use in conjunction with our [program reference guide](#))



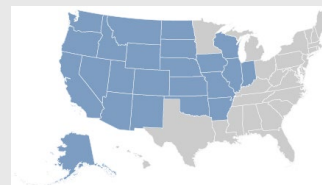
COVERAGES AVAILABLE

- **Auto liability:** Up to \$1 million CSL with follow form excess available for an additional \$1 million on established business only.
- **Physical damage coverage:** Up to \$300,000 per unit or train/combination of vehicles.
- **UM/UIM:** Limits available vary by state of domicile.
- **Medical Payments:** Up to \$10,000.
- **Motor Truck Cargo:** Up to \$250,000 with loading/unloading and terminal coverage as available options.
- **General liability:** Available for truckers for hire.

THE STRENGTH BEHIND OUR PRODUCT

- A+(Superior) by A.M Best, Financial Size Category XV
- Full underwriting authority and in-house policy management
- All programs administered by one claim administrator; National Claims Management
- High level of service, quick quote turnaround times and flexibility in underwriting
- Agency and direct bill payment plans

TERRITORIES AVAILABLE



AK, AR, AZ, CA, CO, ID, IA, IL, IN, KS, MO, MT, NE, ND, NM, NV, OK, OR, SD, UT, WA, WI, WY