

APPETITE GUIDE

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

AUTO CARRIERS

Whether you have a client with a “hot shot” rig hauling 1-5 autos or a tractor trailer hauling 10 units, we can assemble a package to get them on their way.



ELIGIBILITY

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

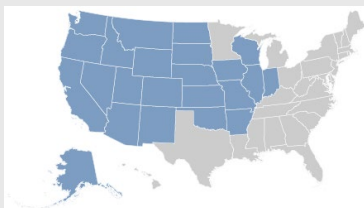
SAMPLE TARGET CRITERIA

- Dealer to Dealer moves
- Dealership to Auction deliveries

EXCLUSIONS

- ⊗ No residential delivery (e.g. Carvana)
- ⊗ No load board based hauls
- ⊗ No 11 western state or 48 state hauls

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

COVERAGES AVAILABLE

- **Auto liability:** Up to \$1 million CSL with follow form excess available for an additional \$1 million
- **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 \$300,000 with loading/unloading and terminal coverage as available options. No new, antique or exotic autos*
- **General liability:** Available for truckers for hire

*Motor Truck Cargo is written on non-admitted [Lloyds paper](#)

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 underwriting flexibility
- Agency and direct bill payment plans