

Ohio Mutual Insurance Group

United Ohio Insurance Company

***CPP
COMMERCIAL
AUTO MANUAL***

Guidelines

**COMMERCIAL LINES MANUAL
EXCEPTION - DIVISION ONE - AUTOMOBILE**

PROHIBITED RISKS

Coverage for the following risks **may not be bound**:

1. Police, fire, ambulance, or other emergency vehicles.
2. Autos used for the transport of, including but not limited to, gasoline, fuel oil, liquefied petroleum gas (LPG), explosives, and other toxic or hazardous commodities.
3. Autos used in racing or speed contests.
4. Long haul trucking defined as hauling for others and operating regularly beyond a 100-mile radius.
5. Taxicabs, limousines, buses, and other public or private livery other than church buses or vans.
6. Automobile and other motor vehicle rental and leasing operations, except long-term lease and daily rental for customers' autos that are being serviced or repaired when written in conjunction with an auto repair or service shop or an auto dealership.
7. Logging, lumbering, ash, coal, and other mineral hauling.
8. Mail or newspaper collection or delivery in cities with populations of more than 25,000.
9. Financial responsibility bond cases.
10. Drive-away or haul-away contractors; waste haulers.
11. Modified autos: Any truck that has been modified (by someone other than the original manufacturer) so as to change the gross vehicle weight (GVW) is not eligible for coverage.

REASON: In this case the manufacturer has, in effect, warranted upon the **original manufacture** that the braking systems, steering, suspension, and frame have been designed and are adequate for the load.

Since the auto has been reworked from the original intended purpose, we can no longer rely on the manufacturer's warranty. The insured has become a partial manufacturer of the auto and may have to answer to the capabilities of the braking systems, center of gravity problems, strength of materials, testing, and all other questions normally answered by the major manufacturers, all of which act to increase the Insured's liability and risk to the Insurer.

Coverage for the following risks may be bound **only** with the approval of an authorized representative of the Company:

1. Fleets containing more than ten (10) powered units.
2. Any risk that has been cancelled, non-renewed, or declined by another carrier.
3. Sport cars or high performance vehicles, or fiberglass bodied vehicles: i.e., Chevrolet Corvette or Porsche.
4. Vehicles with a cost new of \$80,000 or more.
5. Any vehicle with a Gross Vehicle Weight (GVW) of 65,000 pounds or more, unless farm usage.
6. Any vehicle that requires a public filing: i.e., PUCO or FMCSA.

DRIVER ACCEPTABILITY

Our basic philosophy is that "the driver is the risk". Without safe, conscientious, and mature drivers, we believe it is inevitable that poor loss results will occur. As such, we place a great deal of emphasis on obtaining up-to-date driver information. The acceptability of a risk and the competitive pricing of that risk is largely dependent upon the driver profiles.

The following **Guidelines** apply with respect to driver acceptability:

1. Age - minimum of 21 years old with at least two consecutive years experience operating a vehicle equivalent to the type assigned to the driver.
2. Driving Record - a driver with more than two (2) minor violations in a 36-month period may not be bound without underwriter approval. Any driver with a major violation such as DWI or reckless operation, fleeing an officer, DUI, or drag racing in a 60-month period is also unacceptable.

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LIMITS OF LIABILITY

1. For policies written on a Split Limits basis, the maximum Limits of Liability you may bind are:
 - \$1,000,000/1,000,000 - Bodily Injury
 - \$250,000 - Property Damage
2. For policies written on a Combined Single Limits (CSL) basis, the maximum Limit of Liability you may bind is:
 - \$1,000,000 - CSL
3. For policies providing Physical Damage coverage (Comprehensive and/or Collision), the maximum aggregate concentration you may bind at any one location is \$400,000.

PRIVATE PASSENGER AUTOS

Use ISO Commercial Auto Private Passenger Rates, Rules, Class, and Loss Costs.

UNDERWRITING CONSIDERATIONS FOR COMMERCIAL AUTO

Church Buses/Vans

Coverage for autos used to transport church members **may not be bound** without prior approval subject to complete underwriting data received in the Home Office. This information includes, but is not limited to, a *completed* Commercial Auto application and a Church Bus/Van Supplemental Application, CAS-1. The property and liability coverage must be written with the Company before we will give consideration to the auto.

Autos Over 15 Years Old

The maintenance of the vehicle is a major issue in the exposure of the risk we are insuring. A completed Automobile Inspection Report, A-201, and two photographs showing all four sides of the vehicle **may** be requested on any vehicles over 15 years old when written as new business to the Company.

EMPLOYMENT PRACTICES LIABILITY INSURANCE COVERAGE (Garage Liability)

Major classes not eligible:

1. Legal services, attorney / law offices.
2. Employee leasing firms / Temporary help firms.
3. Clubs, golf and country clubs.
4. Municipalities and government entities, including townships, police, and firefighters.
5. Educational services, schools, and colleges.