

## Quick Qualifier

### Monoline Business Auto Pre-Qualifier

Thank you for thinking of GMI.

**Our Monoline Business Auto Program requires a minimum of five (5) units.**

**1. Has the insured been in business three (3) full years without an interruption of auto coverage?**

✓ Our program requires three (3) years of prior commercial auto coverage.

**2. Are there at least five (5) vehicles (power units) on the fleet schedule? (Trailers do not count.)**

✓ Our program requires a minimum of five (5) vehicles to be considered for coverage.

**3. Are more than 50% of the insureds units older than 15 years?**

✓ If more than 50% of the insured's vehicles (trailers excluded) are older than 15 years of age, we would have to decline. If your account is an Artisan Contractor, please contact us to discuss your option, as we may be able to approach a different market for you.

**4. Are all of the vehicles (power units) on the schedule age 25 years or less?**

✓ We are unable insure vehicles greater than 25 years of age. If the insured is open to placing their older units on a separate auto policy, we may still be able to assist you with your account. Please contact us to discuss your options. (Trailers ARE NOT part of our age restriction, just the vehicles.)

**5. Is the insured garaged in or operating in any of these states: District of Columbia, MA, NY or VA?**

✓ At this time our program, is not available for auto coverage in District of Columbia, MA, NY and VA. We do anticipate offering coverage in these states very soon.

**6. Does the insured's radius of operation exceed more than 500 miles?**

✓ Occasionally we will allow travel beyond a 500 mile radius. Please contact us to discuss your options.

**7. Does the insured's business operation consist of any of the Prohibited Classes listed on the next page?**

✓ Please review our detailed list of prohibited classes. If the business operation appears on the list, we would not be able to offer coverage. However, if you are seeking a quote for the service units only (PPTs and light vehicles), please contact us to discuss your options.

**8. Does the insured own the products or items that are being hauled or delivered?**

✓ In order for your account to be eligible for coverage, all items being hauled or delivered must be OWNED by the person or company that owns the vehicles. If it is not owned product, we consider the risk to be a 'contracted' 'for hire' operation and we cannot write this exposure

**9. Is insured hauling anything that requires a placard?**

✓ We are unable to insure companies that require placards.

**10. Did the insured have a lapse in auto coverage within the last three (3) years?**

✓ We are unable to insure accounts that have a lapse in the current term.

**11. Does the insured's five (5) year auto loss history ratio exceed 40%?**

*(We can consider one large shock loss that may be driving the insured's loss ratio, please contact to discuss.)*

✓ We typically require an overall loss ratio of 40% or better, however, if there is one shock loss driving the insured's loss ratio, we may still be able to consider your account.

**12. Do all drivers have a US driver's licenses and at least two (2) years of driving experience?**

✓ Our program requires all drivers to hold a US driver's license and have two (2) years of driving history.

**If your account meets our qualifying criteria, please email your complete ACORD submission along with five (5) years of currently valued auto loss runs to your Business Development Rep or send to [info@GMI-Insurance.com](mailto:info@GMI-Insurance.com).**

## Prohibited Classes

- Amusement or carnival type vehicles, including those hauling amusement equipment
  - Any animal transport—does not apply to carcass removal
  - Any fleet with motorcycles, scooters, snowmobiles, golf carts, autonomous vehicles, all-terrain vehicles (ATVs), farm or similar vehicles
  - Any Insured that is in bankruptcy proceedings
  - Armored cars
  - Auto rental and leasing
  - Auto / truck dealers
  - Autos used in racing or speed contest
  - Autos primarily engaged in the delivery of mail and / or parcel post
  - Bulk liquid haulers/tankers (> 3,000 gallons)
  - Buses—all types including public, school, private, or charter
  - Cannabis
  - Car clubs—such that the member can drive vehicles (including luxury or exotic) with a paid membership
  - Crane or drilling operations with cranes or other equipment attached
  - Courier services—includes mail delivery / package delivery
  - Day care or camp operations
  - Drive-away / tow-away operations
  - Driving schools
  - Emergency vehicles or trailers (with or without patient transfer), including but not limited to those used by police and fire departments.
  - Employee-owned vehicles—other than incidental non-owned
  - Entertainers
  - Explosive contractors
  - Farm equipment
  - Fast food / pizza delivery
  - Food trucks
  - Fraud conviction—any risk in which an affiliated person has been found guilty of insurance and / or motor vehicle fraud
  - Garage operations
  - Haulers, producers, or refiners of fuel, including but not limited to gasoline, oil, diesel, liquefied petroleum gas (LPG), natural gas, and propane
  - Hazardous material haulers without separate pollution liability policy.
  - Hi-rail vehicles (autos with flanged steel wheels attachment for driving on railroad tracks), except by referral if insured shows evidence of separate coverage for on-the-track operations
  - House movers
  - Invalid carriages
  - Logging risks
  - Mobile equipment, except mobile equipment subject to compulsory or financial responsibility or other motor vehicle insurance law. All cranes, not including boom trucks, are prohibited in all circumstances.
  - Mobile home, motor home, or camper haulers or movers
  - Motorcycles, motorized scooters or bicycles and similar motorized vehicles
  - Moving and storage companies
  - Nursing facilities, home health care, adult daycare or child daycare where passengers are being transported or driven around
  - Oil and gas field (all types) drilling and well services risks (including fracking) onsite; prohibition does not apply to contractor's firms using private passenger and light vehicles. Petrochemical and similar permanent manufacturing locations / facilities are not considered oil and gas field operations
  - Passenger transportation / livery operations—such as buses, taxis, Uber, LYFT, etc.)
  - Pilot car / escort vehicles
  - Patient transfer vehicles
  - Roadside service vehicles, other than towing
  - Recreational vehicles
  - Risk pulling double / tandem or triple trailers
  - Risk pulling pole trailers
  - Salt water haulers
  - Sand and gravel operations
  - Snowplowing—prohibition applies to roads (public streets and private roads in residential developments) and does not apply to work on parking lots and similar private property
  - Street and road paving and line striping contractors (on open or partially open streets or highways) where traffic control is the insured's responsibility
  - Swinging meat haulers
  - Trucking for hire—cargo does not belong to the person or company that owns the truck
  - Truckers (all radii)—for these purposes, a "trucker" is any organization engaged in the business of transporting property for hire
  - Vehicles used to transport the disabled or handicapped
  - Waste haulers—if the insured is dropping off dumpsters / containers / trailers / dumps, etc. to customers and the insured is NOT responsible for packing it, that is considered a waste hauler and we cannot entertain this class. This includes construction debris, recyclers, any type of debris removal. This will not include an excavator or grader who is performing their own work and then taking away their own debris / waste.
  - Wreckers / tow vehicles
- ### Prohibited Exposures
- Any risk subject to USDOT FMCSA regulation that has a SAFER Carrier Safety Rating of Conditional or Unsatisfactory within the last 10 years.
  - Any risk that transports hazardous commodities which the USDOT FMCSA requires a limit in excess of \$1,000,000 by the USDOT FMCSA, even if such limit is provided under other auto or transportation pollution liability policies.