



Monoline Business Auto Insurance

*Provide your clients coverage from an experienced industry leader—
and expand your agency's reach.*



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Monoline Business Auto from GMI — *Insuring for a wide range of business classes.*

GMI has been a premier writer of commercial auto insurance for over forty years and has been writing Monoline Business Auto* for over two decades. We found a need in the marketplace for a monoline business auto program designed specifically for those accounts that are not packaged.

Over 20 years ago, we rolled out our Monoline Business Auto program that targets contractors, artisans, building supply dealers, retailers, manufacturers and wholesale distributors.

Eligible accounts are automobile fleets that support business activities where the primary goal is to sell and distribute owned products, perform contracting operations, and provide services to customers. We have also provided lists of Targeted and Prohibited Classes on the following pages.

If you're looking to develop a long-term relationship with one of the leaders in providing Monoline Business Auto insurance, contact your GMI Representative. We welcome the opportunity to work with you to find the best and most creative solutions for your clients.

*Program available to retail agents in all states except District of Columbia, MA, NY and VA at this time.

Benefits Include

- Quotes Provided by Agent Need by Date
- Competitive Rates
- A.M. Best "A" rated admitted carriers
- Open Brokerage





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

Typical Uses

- Product Delivery
- Service Calls
- Material / Equipment Delivery
- Sales Calls
- Product Installation
- Retail Delivery

Program Details

Our program requires your account fit these initial parameters to be considered:

- Minimum of two (2) vehicles
- 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
- Good drivers

Submission Requirements

- Completed ACORDS 125, 127 and 137
- Answers to all general information questions on the ACORD 125 and 127
- GMI Supplemental Application
- Five (5) years of auto loss history
- Premium it will take to win the account
- Latest date you are accepting quotes

Business Auto Enhancement Endorsement

GMI's Business Auto Enhancement Endorsement has been added to broaden the coverage in our standard auto policy. Coverage is combined under one endorsement and not available standalone.

- 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 Coverage

Employees as Insureds Endorsement is also available.



Frequently Asked Questions

We've answered some of our most frequently asked questions.

Does GMI require a volume commitment? Not at the moment. But we do monitor your agency's activity just to be sure you understand our appetite and are sending in accounts that fit within our guidelines.

Who are your auto carriers? Allied World and National Specialty for fleets of two (2) or more with three (3) years prior commercial auto coverage and a \$10K minimum premium. Maximum liability limit is \$1M however National Specialty will consider \$500K.

Are waiver of subrogation, blanket additional insured and primary non-contributory endorsements available? We offer Blanket Waiver of Subrogation but we don't offer the Blanket Additional Insured endorsement; however, we can offer the Designated Insured endorsement with blanket wording. In most cases, the Primary Non Contributory Endorsement is available and we just ask that you include it with your bind request.

Can GMI offer Symbol 1 coverage? We prefer to quote Symbols 7/8/9 but if Symbol 1 is needed, please let us know.

What are the personal use and vehicle age requirements for fleets? Personal use is limited to owner and spouse. Employees personal use is limited up to 25%. A personal use policy must be in place for all. Age of vehicles no more than 15 years old with some consideration given if newer models are included on the fleet schedule. If more than 50% of the power units are older than 15 years, we would decline. Coverage is not available for units older than 25 years. Stated amounts needed for vehicles 15 years and older.

How do you handle declinations for adverse loss experience and poor safer/CAB reports? (a.) If you can provide explanations for losses (i.e. one shock loss, accidents not at fault with supporting documentation such as a police report or claims adjuster's notes, accidents are all physical damage and you are looking for a liability only quote, etc.), we would be more than happy to reconsider. (b.) If the account contains Safer/CAB Violations, we may be able to reconsider if the insured has taken action to address and correct their violations. Unsatisfactory SAFER/CAB ratings is a referral to our Underwriter.

What about running MVRs? GMI runs our own MVRs. A \$50 MVR fee will be added to our quotes and must be paid upon binding.

What's your commission rate? 10%

Is financing available? Yes. Using our finance company allows you to retain your commission up front! 10% down followed by 10 installments.

Is your billing agency billed or direct billed? All policies are agency billed and due in full. You may use our finance company or your own.



Targeted Classes

Here's a sample of the type of accounts we have the most success with!

Our Business Auto Program requires two (2) vehicles, three (3) years prior commercial auto coverage and NO high losses

- Air Conditioning Contractors
- Animal Carcass Removal
- Appliance Distributor
- Asbestos / Abatement Contractors
- Beverage Distributors
- Building Maintenance Services
- Catering
- Cement / Ready-Mix
- Decorating / Party / Convention Contractor
- Demolition Contractor
- Disaster Recovery
- Dry Wall & Plastering Contractor
- Equipment & Supply Manufacturer Contractors
- Electrical Contractors
- Emergency Clean-up & Response Consultants / Contractors
- Engineering Contractors
- Environmental Contractors
- Excavating Contractors
- Fence Contractors
- Fire Protection Contractors
- Florists
- Food Distributors
- Foundation Contractors
- Geo-Synthetic Membrane Manufacturers & Installation
- Grading Contractors
- Grocery Wholesalers
- Hazardous Waste Remediation
- Heating Contractors
- Heavy Construction Contractors
- Ice Distributors
- Inspectors
- Landscaping / Lawn Care
- Locksmiths
- Masonry Contractors
- Medical Waste Collection & Disposal
- Nurseries & Garden Centers
- Office Supply Stores
- Paving Contractors
- Pest Control Companies
- Plumbing Contractors
- Pool Maintenance & Repair
- Portable Toilet Rentals
- Remodel & Repair Building Contractors
- Rigging Contractors
- Road Building Contractors (where insured is not responsible for traffic control)
- Roofing Contractors
- Security Guard Firms (IF ARMED –Only AL, CA, FL, IL, LA, MS, NJ, NV, PA & TX)
- Sheet Metal Work Contractors
- Siding Contractors
- Special Trade Contractors
- Street Sweepers & Cleaning
- Stucco Contractors
- Tank Cleaning & Repair
- Tree Trimming / Removal



The following pages should be reviewed very carefully.

**We have provided you with a broad list of classes
which are ineligible for our Business Auto program.**

Prohibited Classes & Exposures

The following is a broad list of ineligible exposures and operations.

- 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

continued on next page

Prohibited Classes & Exposures

- 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.