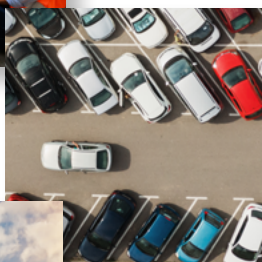


GMI INSURANCE



## GMI Insurance

*Transportation and related coverages  
from an experienced industry leader.*



P.O. Box 701 • Valley Forge, PA 19482  
Phone (610) 933-4679 • Fax (610) 933-4993  
[www.GMI-Insurance.com](http://www.GMI-Insurance.com)



## GMI Insurance

*Over 40 years protecting your clients.*

GMI, an MGA and division of One80 Intermediaries, has been a premier writer of commercial auto insurance since 1980. In the beginning, Norman Trudel focused the company solely on the auto rental segment of the transportation industry. Since that time GMI has kept an eye on the insurance marketplace and looked for opportunities that would allow for growth and diversification.

Sticking to our core strength as commercial auto underwriters, we found a need in the marketplace for a monoline business auto program designed specifically for those accounts that are not served by packaged coverages. Over 20 years ago, we rolled out our Monoline Business Auto program that targets contractors, artisans, building supply dealers, retailers, manufacturers and wholesale distributors.

In subsequent years, we have added Cannabis Transport, Workers' Compensation, Auto Rental Fleet, Contingent Auto Leasing and General Liability programs.

We continue to carry on the family's tradition of developing long-term business relationships and providing superior customer service. We welcome the opportunity to work with you to find the best and most creative solutions for your clients.

**Monoline Business Auto**

**Cannabis Transport**

**Workers' Compensation**

**Auto Rental Fleet**

**Contingent Auto Lease**

**General Liability**







## Monoline Business Auto

*Insuring 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 the past two decades. We target contractors, artisans, building supply dealers, system installers, 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 provides services to customers. Also, our Monoline Business Auto can easily be paired with Workers' Comp and General Liability.

### Program Details

- Underwritten by A.M. Best "A" rated admitted carriers
- Competitive rates
- Open brokerage

### Business Auto Enhancement Endorsement

Our Business Auto Enhancement Endorsement broadens the coverage of our standard business auto policy. Coverage is combined under one endorsement and is not available standalone.

### 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

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



## Cannabis Transport

*Physical damage and motor truck cargo packaged or standalone for cannabis transportation businesses.*

Transporting cannabis products from cultivators and processors to distributors and retail dispensaries carries risk for all parties. **This is one of the only programs available that provides Physical Damage and Motor Truck Cargo** and the coverages can also be **sold as standalone**. The program can also cover third-party specialty transporters and courier services.

We've partnered with an A.M. Best "A-" rated non-admitted carrier to create this one-of-a-kind program.



*"We were happy to be accepted into the GMI family as a client. What we didn't fully appreciate were all of the exclusive relationships GMI brought to the table for us!"*

*We look forward to growing with GMI as you add more products for us."*

*—LeAne S., Florida Agent*

### Program Details

- Start-up / new business risks acceptable with proper experience
- Vehicle stated value up to \$200,000 any one unit
- \$1M maximum limit for covered cargo vehicle

### Targeted Classes

- Cultivators
- Processors & Harvesters
- Manufacturers
- Wholesalers & Distributors
- Retailers
- Dispensaries
- Specialty Transporters
- Courier Services
- Licensed Transportation Services

### Acceptable Cargo

- Finished cannabis stock and products containing cannabis and/or its derivatives
- Stock In-Process
- Seeds
- Seedlings
- Vegetative plants including Mother Plant(s)
- Flowering Plants
- Harvested Cannabis Material

Available to retail agents in the following states: AZ, CA, CO, CT, DE, IL, MA, MD, ME, MI, MO, MT, NM, NJ, NV, NY, OR, RI, WA, VA and VT at this time.







## Workers' Comp

*Covering contractors and hundreds of other classes.*

Typically, Workers' Compensation provides coverage for all state required benefits including necessary medical treatments and lost wages but is not intended to cover sub-contractors. Our Workers' Comp program offers some of the **most comprehensive coverage** to **contractors, healthcare businesses, retailers** and **auto dealers**, plus hundreds of other classes. We have over a decade of experience writing this state-regulated coverage and partners who include an A.M. Best "A++" rated admitted carrier.

Workers' Comp can be combined with Monoline Business Auto and General Liability for a customized, more complete package for your clients..

### Program Details

- Underwriters include an A.M. Best "A++" rated admitted carrier
- Unique market relationships
- Minimum premium \$40K
- No maximum premium
- No XMOD restrictions

### Targeted Classes

- Construction
- Healthcare
- Manufacturing
- USL&H
- Auto Dealers
- Retail
- Distribution

*"I am over the moon happy that I know who my dream team is when I need mono line auto.*

*You are the best out there and I can't thank you enough for working so fast on this with me."*

*— Kevin H., California Agent*

Available to retail agents in all states except ND, OH, WA, and WY at this time.



## Auto Rental Fleet

*Protecting the core of your clients' business.*

Whether your company is an established small business or large operation, we provide a wide range of limits and coverage for any size fleet. Each account is underwritten carefully, based on each client's individual need. Our Daily Auto Rental provides coverage for fleets operated by:

- Independent and franchised car rental agencies
- Turo car sharing hosts
- New and used car dealerships
- Auto repair shops and collision centers
- Self-storage facilities



*"Maybe you just had a good couple of days, but I must say...working with you folks is quite remarkable."*

*You're lightning fast and actually answer the phone!"*

*—Jon M., Florida Agent*

### Program Details

- Underwritten by A.M. Best "A" rated admitted carriers
- Car rental industry leaders since 1980
- All claims handled in-house
- Any size fleet, big or small
- No obligation policy review provided
- Counter products available
- Risk management & loss control services
- Claims analysis & loss run reviews
- Standalone rental subrogation unit

### Just Starting Out?

If you have an account who is just starting out in the rental business, US Choice is there for them.

Our sister company is a leader in providing an easy, low-cost system for starting and operating their own rental operation without the high cost of franchise fees.

For details, visit our website  
[www.USChoiceRAC.com](http://www.USChoiceRAC.com).



Available to retail agents in all states.





## Contingent Auto Lease

*Vehicle protection in third-party liability claims.*

Another specialized coverage in the complex world of commercial auto insurance is leasing operations. Our program is designed to cover a multitude of potential exposures on a contingency, excess, physical damage and interim basis for a minimum 12-month term.

**Contingent / Excess Liability** insurance provides coverage to the lessor of a leased auto for third party liability damages resulting from an accident and the lessee's insurance is not collectible.

**Contingent Physical Damage** protects the lessor's interest in the owned auto when the lessee's comprehensive and collision insurance is not collectible.

**Interim Car** provides both liability and physical damage to off-lease owned autos while being held for sale and being re-leased.

Our extensive experience in a broad range of auto exposures combined with proactive claims management partners have a demonstrated track record of success. It is that combination and our service-driven approach to leasing operations, that has led to an average annual retention rate of over 90%.

Available to retail agents in all states except LA and NY at this time.

### Program Details

- Highly-rated carriers
- Extensive experience in auto exposures
- Proactive claims management
- Service-driven approach
- Over 90% retention rate

*"Again, thank you for your nice work on this account. I too am excited to do more business and will recommend you and the team to others in our agency."*

*—Parry B., Illinois Agent*



## General Liability

*Protecting businesses from liability claims.*

Could your clients survive a liability claim against their business? Our general liability program covers costs related to medical or legal expenses resulting from a worksite or office incident that leads to a lawsuit.

It also covers injuries to people who aren't employees, damage to property you don't own and accusations of slander or libel. Sorry, contractors involved in tract home work are prohibited in all states including work done on a wrap-up or OCIP.

### Targeted Classes

- Artisan Contractors\*
- Truckers
- Golf Courses
- Wholesalers
- Distributors
- Tree Trimmers
- Janitorial Services
- Landscapers
- Machine Shops
- Commercial Contractors\*
- Alarm Installation & Service\*

### Program Details

- Underwritten by an A.M. Best Rated "A-" non-admitted carrier
- Premium varies by business class
- \$1,000 minimum deductible
- Maximum limits are \$1M / \$2M
- Maximum per location / project aggregate is \$5M
- Contractor Advantage Extension Endorsement available
- Pollution Liability is NOT available

Available to retail agents in all states except AK, CO, District of Columbia, HI and NY at this time.

\*Contractors involved in tract home work is prohibited in all states including work done on a wrap-up or OCIP.

*"We would like to personally  
"thank you" for you and your  
teams' help on this account.  
We appreciate your extremely  
quick turnaround!"*

*"It's a pleasure working with  
all of you and we look forward  
to writing more business  
with you in the future!"*

*—Vicki L., California Agent*







## Program Contacts

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### General Liability

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Monoline Business Auto  
Cannabis Transport  
Workers' Compensation  
Auto Rental Fleet  
Contingent Auto Lease  
General Liability

*"You guys came through in a clutch for us! Thank you all for jumping on this. I'd expect more opportunities to come your way. Again, great job and thank you very much."*

—Michael H.  
California Agent



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