

Commercial Auto & Garage Program

Underwriting Profile & Submission Procedures



PREFERRED RISK PROFILE

Our Commercial Auto & Garage Liability coverages are specifically for small to mid-sized businesses.

TERRITORY

New York, New Jersey, Pennsylvania and Connecticut.

COVERAGE HIGHLIGHTS

• Commercial Auto Liability

- Minimum statutory liability limits up to \$1,000,000 (Both Combined Single Limit and Split Limits)
- Uninsured/Underinsured Motorist (\$500,000 max.)
- Basic PIP, additional PIP, and OBEL as required by current law or as revised by statute or regulation

• Commercial Auto Physical Damage

- Deductibles starting at \$500
- Physical Damage up to \$100,000 per unit with a terminal catastrophe of \$1,000,000

• Garage Dealer Liability

- Minimum statutory liability limits up to \$1,000,000 (Both Combined Single Limit and Split Limits)
- Uninsured/Underinsured Motorist (\$500,000 max.)
- Basic PIP, additional PIP, and OBEL as required by current law or as revised by statute or regulation
- *Available in New York only*
- Additional Coverages Available
 - Additional Insured – Owner of Premises
 - Additional Insured Franchisor
 - Fire Legal Liability – \$300,000 max. per location

• Garage Non-Dealer Automobile Liability

- Maximum liability of \$1,000,000 Combined Single Limit

- UM/UIM or PIP insurance not offered under this coverage
- *Available in New York and Connecticut*
- Additional Coverages Available
 - Personal Injury
 - Advertising Injury
 - Additional Insured – Owner of Premises
 - Additional Insured Franchisor
 - Fire Legal Liability – \$300,000 max. per location
- **Garagekeepers Legal Liability & Dealers Open Lot**
 - *Available in New York only*

TARGET CLASSES: SERVICE, RETAIL, COMMERCIAL AUTOS (All Weight Classes)

• Business Auto Liability and Physical Damage

- Alarm and Alarm System Installation
- Beverage Delivery
- Building Material Haulers
- Cable Installation and Repair
- Carpentry and Flooring
- Carpet Cleaners
- Commercial Building Contractors
- Communication Installation and Repair
- Contractors – Electrical, HVAC, Painting, Plumbing, Roofing
- Courier Services
- Driving Schools – Personal and Commercial
- Food, Fish and Seafood Delivery
- Florists
- Fruit Dealers – Wholesale
- Furniture Delivery – Retail/Residential
- Glass Installers

- Mobile Equipment
- Ready Mix Concrete
- Sanitation and Debris Removal
- Swimming Pool Cleaners
- Towing – Personal and Commercial
- **Motor Carrier (Truckers) Liability & Physical Damage**
 - Local Truckers (50 mile radius)
 - Intermediate Truckers (up to 300 mile radius)
 - Sand and Gravel Haulers – Physical Damage not offered in Lancer
 - Household Movers – Local or Intermediate
 - Mail Delivery
- **Garage Liability – Service Risks Classes**
 - Auto Detailers
 - Auto Repair
 - Body and Fender
 - Glass Shops
 - Mobile Repair
 - Muffler and Brake Shops
 - Parking Lots
 - Service Stations
 - Towing Services
 - Transmission Shops
- **Garage Liability – Used Car Dealer Classes**
 - Used Car Dealers – Retail and Wholesale
 - Dealer and Transporter Plates
- **Garagekeepers Legal Liability & Dealers Open Lot**
 - All Classes Shown under Garage Liability – Service Risks (above)
 - Used Car Dealers – Retail and Wholesale
 - Transporters of Autos

OTHER NOTES

- **Filings Available – Commercial Auto**
 - Additional Insured State or Municipal Authority
 - Department of Transportation Filings
 - Federal Motor Carrier Safety Administration Filings
- **Policy Changes** – Requests for changes to policy and ID cards must be in writing.
- **Certificates of Insurance** – Certificates must be requested in writing.
- **Renewals – New York and New Jersey**
 - Renewals are automatically issued unless policy is non-renewed.
 - Payment is due prior to the renewal inception date; if payment is not received, a Notice of Cancellation for

non-payment will be issued; policy can be reinstated if payment is received within time period stated on cancellation.

- **Renewals – Pennsylvania and Connecticut**

- A renewal quote will be made unless policy is non-renewed.
 - Payment is due prior to inception date.
 - Policy automatically terminates at expiration if renewal premium is not paid.
- **Loss Control** – All inspections and recommendations on Lancer policies are provided free of charge.

- **Claims Reporting**

- 24/7 toll-free claims hotline: **(800) 521-6155**.

PAYMENT OPTIONS

- **Installment Plans for New and Renewal Business**

- 25% down 8 installments⁺
 - 30% down 6 installments⁺
 - 25% down 3 installments⁺
 - 25% down 1 installment⁺
- ⁺Agency Billed

Lancer's Electronic Payment Program (EPP), allows you to pay online by electronic check. You may also finance the premium. A copy of the signed/completed Finance Agreement and deposit specified by the finance company are required.

ACCOUNT OPENING PROCEDURE

Please submit the **Broker Application** online. Or, download the **Broker Application** and email it to producer@lancerinsurance.com along with the following:

- Errors & Omissions Declarations Page (minimum limits required \$1,000,000)
- Broker (BR) License for each state in which you plan to write business - NY, NJ, PA & CT

ONLINE QUOTING

Business may be submitted via **Lancer's Agency Headquarters online quoting portal** at: <https://login.lancerinsurance.com/>

For Underwriting questions regarding Lancer's Commercial Auto & Garage Program, please contact: **516-431-9191, option 1**
commauto@lancerinsurance.com