

# Limousine Program

## Underwriting Profile & Submission Procedures



### PREFERRED RISK PROFILE

Our Limousine Program provides commercial automobile, garage and general liability coverages to limousine business owners operating vehicles described in the classes below.

### TERRITORY

The coverage territory is all states except Hawaii, Louisiana, Montana and West Virginia.

### COVERAGE HIGHLIGHTS

- **Commercial Auto Liability**
  - Includes Bodily Injury and Property Damage
  - Limits offered up to \$5,000,000 CSL
  - International coverage available with limits up to \$1,000,000 CSL
  - Uninsured/Underinsured Motorists, Personal Injury Protection and Medical Payments offered according to state law
- **Physical Damage (Specified Perils & Collision)**
  - Fire, theft and combined additional coverages available
  - Deductibles from \$1,000 up to \$25,000
- **Garage Liability**
  - Limits offered up to \$1,000,000
  - Garagekeepers Liability coverage available
- **General Liability**
  - Includes Bodily Injury and Property Damage, Contractual Liability and Personal injury
  - Limits offered up to \$5,000,000 CSL
- **Excess Liability**
  - Limits offered up to \$5,000,000

### ACCEPTABLE CLASSES OF BUSINESS

- **Stretch Limousine:** A sedan, sport utility or other specialty type vehicle with a stretched or extended body from 48-120 inches that has a seating capacity of 7 or more. The vehicle has a division between the driver and the passenger compartment, and is used on a prearranged basis for business or special functions for a minimum of 2 hours. The operator of the vehicle is in attendance as chauffeur at the beginning and end of the function. A list of chauffeurs is on file with and approved by the insurance company.
- **Sedan Limousine:** A luxury sedan used on a pre-arranged basis for a minimum of 2 hours, and business or special functions account for at least 70% of all usage. The operator of the vehicle is in attendance as chauffeur at the beginning and ending of the function. Insureds bill clients on a round trip, garage-to-garage, basis, not on a pick-up-to-destination basis. A list of drivers is on file with and approved by the insurance company.
- **Airport Bus or Airport Limousine:** A for-hire auto of the van or bus type that transports passengers between airports and other passenger stations or motels.

### Other acceptable classes of business that will be considered as part of a mixed fleet:

- **Charter Bus:** An automobile chartered for special trips: touring, picnic, outings, games, and similar uses.
- **Sightseeing Bus:** An automobile accepting individual passengers for a fare for sightseeing or guided tours, making occasional stops at certain points of interest, and returning the passengers to their point of origin.

## **PAYMENT OPTIONS**

We offer a variety of installment plans for new and renewal business. And, for added convenience, Lancer's Electronic Payment Program (EPP) allows you to pay online by electronic check.

## **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 Limousine program, please contact:

**800-782-8902 ext. 3264**

**[limo@lancerinsurance.com](mailto:limo@lancerinsurance.com)**

