



# Appetite Guide and Submission Requirements



## Commercial Auto Liability:

\$1,000,000 CSL. Long Haul, Intermediate, and Local, For Hire trucking

### Options For: \*

- Hired/Non-Owned
- UM/UIM
- PIP
- UIIA Endorsement
- Blanket Additional Insured with Waiver of Subrogation

### Acceptable: \*

- 1 – 10 Power Units
- Operations based in Texas or Oklahoma
- New Ventures with 2+ years of experience
- International drivers considered
- Exceptional, Average, or Challenging risks considered

### Prohibited: \*

- |  |                          |                         |
|--|--------------------------|-------------------------|
| • Drivers with less than 2 years of experience | • Dump Trucks            | • Concrete Mixers       |
| • Drivers under 23, over 70                    | • Trash Trucks           | • Livestock             |
| • Tractors over 20 years old                   | • Hotshots - Pickups     | • Logging               |
| • Trailers over 25 years old                   | • Box Trucks             | • Frac Sand             |
| • Sand and Gravel                              | • Towing                 | • Steel Coils           |
| • Private Passenger Autos                      | • Freight Brokers        | • Service Vehicles      |
|  | • Household Goods Movers | • Mobile Home Transport |

## Physical Damage:

Collision and comprehensive coverages with options for higher limits on towing, labor, and storage, as well as non-owned trailers.

## Trucker's General Liability:

\$1,000,000 Occurrence \$2,000,000 annual aggregate available for most trucking operations for injuries or property damage caused as a result of business activities not directly related to the operation of an insured's truck

## Motor Truck Cargo:

Most commodities are accepted with certain exceptions; examples are listed below. Please get in touch with your underwriter for inquiries about commodities.

### Prohibited: \*

- |                   |                                      |  |
|-------------------|--------------------------------------|--|
| • Aluminum Bales  | • Hazmat                             | • Crude Oil                                |
| • Barite          | • Household Goods                    | • Military Vehicles (if considered "auto") |
| • Boats           | • Live Animals                       | • RVs/Campers/Travel Trailers              |
| • Home Deliveries | • US Mail to homes and/or businesses |  |
| • Hard Liquor     |                                      |  |

## Submission Requirements

- Completed application\*\*
- Equipment list with complete VINs, including physical damage values
- Driver's list including experience and dates of hire
- Commodities including average and max values and percentages of each
- Currently valued 3-year loss runs
- New venture/driver supplement is required for operations with less than 2 years of experience
- All forms should be sent to [submissions@treatyoakqa.com](mailto:submissions@treatyoakqa.com)

## Bound Account Subjectivities

- 15% down and 10 payment options available
- Two inspections will be ordered on all risks, the first at binding and the second 6 months later
- Forward-facing cameras are required
- If vehicles do not have a camera, one will be ordered for each vehicle

Alpine Transportation Insurance RRG has earned an "A" Financial Stability Rating from Demotech, Inc. Please visit [www.Demotech.com](http://www.Demotech.com) to verify the most current rating

