



# COMMERCIAL VEHICLE INSURANCE

- Competitive prices for a variety of business types
- Liability limits up to \$1,000,000
- Variety of pay plans available
- Competitive commissions

- Easy to use quoting system:

<https://www.quotenatl.com>

- System login:

## ACCEPTABLE VEHICLE TYPES

### PRIVATE PASSENGER AND PICKUPS



Personal Auto



Sport Utility Vehicle



Pickup Truck

### VANS



Full Size Van



Mini/Cargo Van



Step/Delivery Van

### TRUCKS



Refrigerated Truck (0-60k)



Dump Truck (0-60k)



Stake Truck (0-60k)



Flatbed Truck (0-60k)



Straight Truck (0-60k)

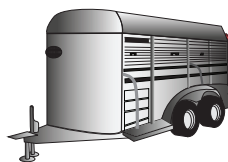


Tank Truck (< 2,000 gal)

### TRAILERS



Utility Trailer



Livestock Trailer



Goose Trailer

### OTHERS



Catering Truck



Hearse

### ACCEPTABLE BUSINESS CATEGORIES

#### Contractors/ Tradesmen

- Electricians
- Plumbers
- Roofers
- Welders

#### Landscapers/ Snowplow

- Lawn care
- Snow removal
- Pest control

#### Food Service

- Catering
- Prepared food trucks
- Lunch trucks
- Meals on Wheels

#### Courtesy Passenger Transportation

- Funeral services
- Sales representatives
- Realtors
- Consulting
- Social service/Nursing home
- Visiting nurse
- Musicians

#### Trucking and Transport

- Dry freight hauling
- Refrigerated goods transport
- Retail or wholesale delivery
- Dirt, sand and gravel, etc.

#### Construction

- Construction business

#### For-Hire Risks

Many For-Hire risks are acceptable and must be surcharged. A risk is For-Hire when the business is moving goods that are not its own for a fee. The risk must be within the acceptable vehicle and business types. For-Hire passenger transportation is not acceptable. See the underwriting guidelines for a description and examples of For-Hire risks.

Service and policy questions: 1.866.519.NICV (6428)  
Report claims: 1.800.929.0870  
[www.nationalinterstate.com](http://www.nationalinterstate.com)

## UNACCEPTABLE VEHICLE TYPES

- Passenger Transportation: for-hire public transportation, Amish taxis, home delivery
- Towing operations\*
- Risks requiring an IIC or Federal Filing
- Emergency Vehicles: ambulance, fire trucks, etc.
- Trucking: tractor-trailer risks\* and vehicles hauling hazardous or explosive materials
- Logging and sawmills
- Garbage trucks including front loaders and roll-on vehicles
- Vehicles requiring a placard
- Trailer-only policies
- Truck driving schools\*
- Motor homes\* or vehicles used as a primary living facility
- Vehicles open to the public (carnival rides, bloodmobiles, bookmobiles, etc.)
- Vehicles not licensed for the road (farm equipment, construction equipment, etc.)
- Businesses that lease or rent insured vehicles to others without a driver

*\*This card reflects unacceptable vehicle types for this program. To contact other divisions that may be able to assist with coverage for these risks, please call 1.866.519.NICV (6428) and request the Commercial Vehicle department.*

## PROGRAM SPECIFICS

### Vehicles:

- Up to 10 power units and 10 trailers will be allowed for new business.

### Drivers:

- An average driver factor will be applied to each vehicle. Drivers will be classified as regular or occasional operators, but will not be assigned to a vehicle. There must be at least one regular driver on the policy.

### Personal Use:

- There will be a 10% discount given to any vehicle that does not have any personal use. A personal use exclusion form will be attached to the policy.

### Schedule/Experience Rating:

- There will be no schedule debits/credits or any experience rating for any account.

### Other Discounts/Fees:

- There will be a paid-in-full discount of 5%.
- Additional Insured Endorsements will be issued for a \$25 fee.
- Waiver of Subrogation Endorsements will be issued for a \$25 fee.

## PAY PLANS

- Paid-in-full (discounted 5%)
- 11 pay (12.5% down, monthly installments starting month 1)
- 10 pay (15% down, monthly installments starting month 1)
- 5 pay (25% down, installments for months 2, 4, 6, and 8)
- 2 pay (60% down, balance due in 6 months)
- Installment fee will be \$5, \$1 for EFT

## About National Interstate

National Interstate Insurance Company, founded in 1989, is a specialty property and casualty insurance company with a niche orientation and focus on the transportation industry. The Company's products include property and casualty insurance for transportation companies, specialty personal lines consisting of recreational vehicle, watercraft, and flood coverage and transportation and general insurance in Hawaii and Alaska. National Interstate is rated "A" (Excellent) by A.M. Best Company.

## Online Quotes & Endorsements <https://www.quotenatl.com>

Service and policy questions: **1.866.519.NICV (6248)**  
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