



Commercial Auto Insurance August 2023

<https://agent.pouchinsurance.com>





Meet Pouch Commercial Auto for your Artisan and Light/Local Customers



- Limits from 25/50 to \$1 Million CSL



- Deducible amounts from \$100 to \$5,000

Available Deductibles – 100, 250, 500, 1,000, 2,500, 5,000



- Available Coverages

BI/PD/UM/Coll/Comp/UMBI/UIMBI/Med/Hired
Non-owned/Scheduled Auto/Blanket Additional Insured



- Bill Plans

Paid in Full, Monthly EFT, via Credit Card or Agency Sweep
10% discount for Paid in Full, 5% discount for EFT
EFT, Credit Card



- Telematics

Adjustments are made at the policy renewal.
The device is sent from the manufacturer to the customer and must
be installed within 10 days from the policy effective date.
Discounts up to 30%; 15% for just signing up.

Vehicle Type

Pickups, vans, sedans, electric,
luxury, sprinters.
Now including Sprinter Vans.



Class 1

<6,000 lbs.

Example vehicle
Sedan or sport-utility
vehicle (SUV)



Class 2

6,001 – 10,000 lbs.

Example vehicle
Utility van

Light-Duty Vehicle:
less than (<) 10,000 lbs.

Common Business Classes Under 10 employees

- Contractors
- Handyman
- Construction
- Roofers
- Landscapers
- Cleaning
- Beauty
- Retail/Food
- Entertainment



Available Classes

- General Farming - Primarily Crop
- Landscaping, Lawn & Garden Services
- Tree Trimming & Removal
- General Contractor, Residential Home Repair, Remodel, Renovation
- General Contractor - Residential Construction
- General Contractor - Commercial/Industrial
- Highway & Street Repair & Construction
- Plumbing, Heating, Air-Conditioning
- Painting and Paper Hanging
- Electrical Work, Cable, Security System Technician
- Brick, Masonry & Other Stone Work
- Plaster, Drywall, Acoustical & Insulation Work
- Tile Installation
- Cabinet & Carpentry Work (excluding general construction)
- Carpet & Flooring Work
- Roofing, Siding & Sheet Metal Work
- Asphalt, Concrete & Stucco Work - Residential
- Water Well Drilling & Servicing (Excluding Oil & Gas)
- Glass & Glazing Work (excluding Automotive)
- Excavation Work
- Fencing, Welding & Other Special Trade Contractors
- Manufacturing Industries - Other
- Hauling, Garbage, Local Movers, Furniture Delivery
- Messenger, Parcel & Package Delivery (excluding air)
- Direct Broadcast Satellite Services
- Snowplowing
- Junk, Scrap, Metal Waste Dealers
- Durable Goods - Other
- Frozen Food Distributor (Packaged)
- Hardware & Home Improvement Stores (Retail)
- Department Stores - Retail
- Miscellaneous General Merchandise - Other Retail
- Grocery Stores
- Car Dealers - New & Used
- Auto Parts Dealer & Delivery - Retail
- Gasoline Service Stations
- Vehicle Dealers - Other (Excluding Cars)
- Home Furnishings & Appliance Stores - Retail
- Catering & Food Delivery (Including Pizza)
- Food Establishments (Including Food Truck)
- Florist
- News Dealers and Newsstands (Including Delivery)
- Insurance Carriers & Agents
- Real Estate Agents and Managers
- Laundry & Dry Cleaning Facilities
- Carpet Cleaning
- Beauty Salons & Spas (Including Nail)
- Barber Shop
- Funeral Service & Crematories
- Artists - Commercial
- Pest Control Services
- Building Cleaning & Maintenance Services
- Equipment Rental & Leasing - Other
- Investigator, Detective, Security, Guard & Armored Car Services
- Business Services - Other
- Paint, Body, p & Upholstery Repair Shops
- Automotive Repair Shops
- Roadside Assistance
- Electronics Repair
- Repair Services (including Locksmith)
- Entertainers
- Home Health Care Services
- Vocational/Trade Schools (Including Driving)
- Individual and Family Social Services (Including Meals on Wheels)
- Social & Health Services - Other
- Religious Organizations
- Other/Unclassified





State Specifics

Illinois Coverages

Uninsured Motorist BI – at least state minimum BI required

UMPD is optional and may have both UMPD and Collision coverage

Definition of Relative

Part I Liability to Others

Part II Damage to Your Auto

General Provisions – Recovery Rights

Arizona

Coverages

Uninsured and Underinsured are sold as separate coverages

Payment of Loss – ACV determination

Fraud and Misrepresentation

Tennessee

Coverages

Uninsured and Underinsured are sold as separate coverages

Coverage limits up to \$1 MM
Targeted for business up to 10 vehicles

Local Light Commercial - Plumber, Electrician, etc.

Payment of Loss – ACV determination

Georgia Coverages

Uninsured Motorist / Underinsured Motorist / UMPD – all appear together

Uninsured Motorist has both Added-On and Reduced Options.

Our Uninsured Motorist does not have deductibles like other carriers

Duties in event of accident or loss

Pollution Cost or Expense

Damage to Your Auto – General Provisions section

Texas

Coverages

PIP coverage is optional coverage in TX

Duties in the Event of a Loss

Changes to General Definitions

Changes to Part I – Liability to Others

Changes to Part II – Damage to Your Auto

Loss Payee Agreement

Several changes to General Provisions section

