

PROGRESSIVE[®]



California

Commercial Auto Product Guide

NEW BUSINESS: AUGUST 29, 2016

RENEWAL BUSINESS: AUGUST 29, 2016

REVISED NOVEMBER 6, 2019

PROGRESSIVE COMMERCIAL

Progressive Commercial gives you and your customers:

24/7 Progressive Claims Service—Over 10,000 claims representatives—including our heavy truck experts—work hard to keep your commercial customers on the road and in business following a claim.

Broad acceptability—Our commercial coverages are available for a wide range of businesses, vehicles and drivers, including established companies, new ventures, higher-risk drivers, and preferred drivers with zero points.

Ease of use—ForAgentsOnly.com (FAO) is your one-stop-shop for selling and servicing Progressive Commercial. And your customers can quickly make a payment or view the status of a claim via progressivecommercial.com.

Exceptional customer service—Your commercial customers rely on you, but they also have the option to call us at 1-800-444-4487 to access billing information or make a payment.

To report a claim, they can call us anytime at 1-800-274-4499.

A wide range of products—In addition to being one of the country’s top commercial auto carriers and the number one truck insurer, we’re also a leading provider of auto, RV, motorcycle, and boat and personal watercraft insurance.

If you have any questions, please contact your sales representative, or call our 24-Hour Agency Services team at 1-877-776-2436.

TABLE OF CONTENTS

Contact Information	3
Quoting Commercial Auto.....	4-6
Commercial Auto Rating Software	7
Business Type Guide	8-9
Body Type Guide	10-11
General Coverages	12-14
Truck and Tow Coverages	15-19
Business Auto and Contractor Coverages.....	20-21
Additional Coverage Information	22
Unacceptable Risks	23
Discounts.....	24
Additional Ways to Save	25
Billing and Payment.....	26-27
Transaction Guidelines	28-29
Services	29
Quote Sheet	30



Nelson Daza-Sanchez
Senior sales representative

Contact Information

AGENCY-DEDICATED WEBSITE (quote new business, manage policy activities, process endorsements, make a payment, retrieve claims information, view/print product guides)

ForAgentsOnly.com (FAQ)

AGENCY SERVICES (policy questions, licensing, and compliance)
1-877-776-2436, option 2

AGENCY SUPPLIES (order marketing supplies)
1-877-776-2436, option 3

CLAIMS SERVICE (24/7 access—all across the U.S.)
1-800-274-4499

COMMERCIAL AUTO FAX
1-800-556-0014

CONSUMER WEBSITE

progressivecommercial.com

CORRESPONDENCE ADDRESS

Progressive Commercial
P.O. Box 94739
Cleveland, OH 44101

CUSTOMER SERVICE (24/7 access for insureds)
1-800-444-4487

BILINGUAL CUSTOMER SERVICE
1-888-505-5250

FLEET SUBMISSIONS (10 – 30 power units)
1-888-515-3296
fleet@commercial.progressive.com

SALES (all sales-related issues, including commercial auto program education and state-specific market issues)

Contact your state-specific commercial auto representative. Contacts can be found on the “State Updates” page on [FAQ](#).

TECHNICAL SUPPORT
1-800-695-4050

Include your five-digit agency code on all faxed and mailed correspondence.

Quoting Commercial Auto

The easiest way to write business is to quote, bind and upload applications for eligible risks of one to nine vehicles from our agency-dedicated website, ForAgentsOnly.com (FAO).

UNDERWRITING OVERVIEW

Progressive Commercial uses the following as part of the criteria for determining rates. **These rating factors will cause the greatest impact on determining the final premium:**

Business Type

Be sure to choose the most appropriate business type in order to accurately rate your customers. [See page 8 for details.](#)

Financial Responsibility (FR)

Financial responsibility is based on a customer's use of credit and bill-paying behavior. See the Details button on the Point of Sale (POS) screen for the credit vendor's contact information. [Also see page 7 for details.](#)

Prior Insurance

Progressive takes into consideration whether a commercial risk can provide proof of continuous prior insurance for at least one year.

USDOT Number

Progressive uses operating history collected by the FMCSA and CHP in determining rates for businesses that have a USDOT number. [See page 7 for details.](#)

See our [Commercial Underwriting Guidelines](#) for a comprehensive look at our Commercial Auto underwriting, including acceptability and appetite, process, and training.

QUESTIONS ABOUT FINANCIAL RESPONSIBILITY SCORES

- A customer suspecting credit report inaccuracies may obtain a copy of the report by calling the credit bureau. Agents may not request this information; only the customer may contact the credit bureau vendor.
- Progressive uses Experian, Equifax or TransUnion as suppliers of financial responsibility information.
- See the Details button on the Point of Sale (POS) screen for the credit vendor's contact information.

CREDIT INFORMATION TEAM

The Credit Information Team can provide commercial customers with a personal insurance credit inquiry report, and can also provide reasonable exceptions based on prior credit history for persons whose credit is negatively influenced by extraordinary life events. The team is available toll-free at 1-800-876-5411. Due to privacy constraints, customers must make the call themselves, although they are welcome to include their agent via a conference call.

VALID PROOF OF PRIOR INSURANCE

One of the elements used in rate determination is proof of prior insurance. Continuous liability or physical damage coverage for at least one year is considered valid proof of prior insurance. Please encourage your customers to provide documentation that shows:

- Liability or physical damage coverage that shows the named insured listed on the Progressive Commercial policy as the named insured on the prior policy (Exception: A policy listing the spouse as the named insured is acceptable as long as the Progressive Commercial named insured is listed as a driver)
- Limits of coverage
- Effective dates of coverage

Acceptable proof of prior insurance documentation:

- Agency management print screen
- Certificate of Insurance
- Declarations page
- ID card showing liability limits
- Insurance company letter
- Nonrenewal notice
- Recent bill
- Renewal notice

Quoting Commercial Auto (cont'd)

RADIUS GUIDELINES

We allow an unlimited radius for all vehicles except tractor-trailers requiring primary liability coverage for business use. Non-Trucking Liability, Physical Damage Only, and non-business use policies are also permitted an unlimited radius. Tractor-trailers requiring primary liability coverage are permitted a 500-mile radius for all uses. We audit for radius and will ask for mileage logs for verification on select risks.

COMMISSION

10% on New Business and 10% on Renewals

FILINGS

Progressive Commercial will issue a filing on behalf of an insured after the risk is accepted for coverage and all the necessary filing information is provided. Once a filing is made, a vehicle cannot be removed from a policy unless the vehicle is sold or salvaged (excluding an SR-22 filing). A bill of sale or salvage documentation must be submitted to have the vehicle removed from the policy. The following minimum limits are required for the listed filing:

Filing Type	Minimum Limits	Truck Cargo* Filing Available?	Towing* Filing Available?	Fully Earned Fee
SR-22 For listed drivers only	15/30/5 or 100 CSL	N/A	N/A	\$50 New Business \$25 Renewal
State All commercially owned or operated vehicles must be listed and insured on our policy	300 CSL for vehicles ≤ 10,000 lbs. GVW; 750 CSL for vehicles > 10,000 lbs. GVW	Yes	Yes	\$35 New Business \$0 Renewal
Federal** All commercially owned or operated vehicles must be listed and insured on our policy	300 CSL for vehicles < 10,000 lbs. GVW; 750 CSL for vehicles > 10,000 lbs. GVW	No	Yes	\$35 New Business \$0 Renewal

*Call Progressive for minimum limits

**Progressive will issue the federal filing under the named insured's name associated with their USDOT number. If our quoting system cannot find a match for the USDOT number entered, verify the USDOT number by entering the business name in the FMCSA's SAFER website (<http://safer.fmcsa.dot.gov/>).

Please note: For filings requiring a 35-day notice of cancellation, we will continue to earn premium during this period, plus mailing time, regardless of the reason for cancellation.

Agents and their customers can call Progressive to talk to a customer service representative 24/7; however, requests for Federal, State or SR-22 filings cannot be handled 24/7. For prompt issuance of a filing, please call 1-877-776-2436 Monday through Friday, from 6:30 a.m. to 4:30 p.m. Eastern Time. We typically issue filings within 48 hours of receipt.

Quoting Commercial Auto (cont'd)

PHONE QUOTES

For those risks that cannot be quoted on our rating software, receive a quote for risks of one to nine vehicles (power units plus trailers) over the phone by calling 1-877-776-2436. Phone quotes are available 6:30 a.m. to 2:00 a.m. Monday through Friday, 8:00 a.m. to midnight on Saturday, and 8:00 a.m. to 2:00 a.m. on Sunday (Eastern Time).

Note: Information required to receive a phone quote includes (1) customer's phone number; and (2) first and last name (or business name if a partnership or corporation).

DRIVER GUIDELINES

Anyone who drives or is expected to drive any vehicle covered by the policy, in any capacity during the policy period, must be a listed and rated driver. The frequency with which they drive doesn't matter. Note: Drivers may be excluded from coverage in some states.

While delays in adding a new driver may occur, new drivers should be added to the policy as soon as possible. If a covered loss involves a driver who is not listed on the policy, we'll need to conduct an investigation to confirm there was no intentional misrepresentation or fraud. Additionally, we will add that driver to the policy, unless the customer requests driver exclusion (if permitted) or can provide proof of termination.

Note: Policies may be subject to a premium increase if there are drivers licensed outside of the policy state.

FLEET SUBMISSIONS

Fleet risks of 10 – 30 power units (up to 40 vehicles total, including trailers) must be submitted in writing. Incomplete submissions will not be quoted. Email fleet risks to fleet@commercial.progressive.com or mail to address indicated on page 3. Certified funds or money orders are required for initial payments on new fleet policies that are requesting a filing.

A complete submission is one that contains:

- A completed application or ACORD application.
- A completed list of drivers including MVRs.
- Three-year loss runs from prior carrier(s).
- Stated amounts for vehicles requiring Physical Damage coverage. (Note: Stated amounts aren't required for cars, vans, and pickup trucks with less than \$2,000 permanently-attached equipment.)
- Fuel tax or Schedule B reports (if filings are required).
- Three-year financials (only on risks requiring Hired Auto, based on eligibility).
- Any additional information requested.

Note: Because fleet quotes are underwritten manually, they may require 10-15 days to process from the date a complete submission is received.

Commercial Auto Rating Software

POINT OF SALE (POS)—ORDERING FINANCIAL RESPONSIBILITY (FR), VIN, CLUE (CLAIMS LOSS HISTORY), AND MVR

Ordering POS information is required to generate the best rate available for eligible risks. Ordering reports prior to upload means fewer updates, improved retention and more satisfied customers. (A policy eligible for FR cannot be uploaded if FR has not been ordered.)

The premium range that appears without ordering FR is a great tool to quickly determine the lowest premium possibility before continuing on to order FR.

ORDERING FR

- Have the customer's name, address, date of birth, and Social Security number available.
- Be sure to read the customer the credit authorization that appears on the screen.
- For sole proprietors, FR can only be ordered on the primary named insured.
- For closely-held corporations and partnerships, FR should be ordered on the business principal if he or she is involved in the daily operation of the insured business. (The president or CEO is considered the business principal of a corporation, while the partner responsible for the management of the business is considered the business principal of a partnership.) The business principal does NOT need to be a driver to be considered involved in the business.
- Be sure to include full name, home address (not business address, if different), and Social Security number of the individual to avoid inaccurate or unavailable FR information. A customer has the right not to provide his or her Social Security number, but this may result in unconfirmed FR and possibly a higher premium.
- You will not receive any information contained in the customer's credit report; it is ordered, received and used exclusively by Progressive through its mainframe computer.
- FR will not be ordered on fleets of 10 – 30 power units.

ORDERING VIN

Complete the vehicle screen by inputting the year, category and VIN. If you don't have the VIN, make sure you complete all other fields on the vehicle screen.

Note: Although you can quote without a VIN, you will not be able to upload unless an acceptable VIN is provided. An acceptable VIN is a full 17-character VIN or a partial VIN that is sufficient to determine the year, make and model (usually requires the first 10 characters, minimum).

ORDERING MVR AND CLUE REPORTS

Before you order an MVR, make sure you ask the customer for a complete personal and commercial violation and accident history.

An MVR report can be expensive, so we recommend that you do not order it until the customer says he or she wants to buy.

If 70 percent or more of the MVRs you ordered for a month can be matched with Progressive Commercial policy sales, then Progressive will pay 100 percent of the cost of all your MVRs for that month.

If less than 70 percent of the MVRs you ordered for a month can be matched with Progressive Commercial policy sales, you will be charged 100 percent of the cost of the MVRs not converted to policies.

Progressive will pay 100 percent of the cost of MVRs that are converted to policies. Your agency commission statement will break down MVR activity by product (personal/commercial).

Note: Ordering an MVR will also generate a customer's CLUE report.

ORDERING USDOT

If the business has a vehicle with a USDOT number, enter the USDOT number on the general screen. If USDOT information is not found, verify the number in the SAFER system (<http://safer.fmcsa.dot.gov/>) using the business name. If the number verified in SAFER is not found in our system, call us at 1-877-776-2436.

Business Type Guide

A key piece of information used in the rating of risks is the type of business. You can quote over 1,400 business types with us. Common examples are described below. (Please refer to the unacceptable risks list for exceptions.) For an additional resource, see the Commercial Auto Business List on ForAgentsOnly.com (FAO).

Construction—Special Trade Contractors

Tradesman who earns income by performing repair, improvement, installation or maintenance services at residential and commercial locations, including new construction sites.

Construction—Builders & General Trade Contractors

Contractors or builders managing projects related to housing or non-housing construction. They are responsible for the entire project (new work, alterations, remodeling, and repair) and hire special trade contractors for their projects.

Courier, Mail & Newspaper Delivery

Business that earns income by completing the delivery of letters, documents or packages for a fee. Examples include but are not limited to:

- Medical samples
- Legal documents
- Federal Express
- Greyhound Package Express

Dirt, Sand & Gravel

Business earns income by transporting dirt, sand, gravel or asphalt on a for-hire basis. Please verify if any state or federal filings are required. Filing information can be found in the Underwriting tab.

Farming & Livestock

Business earns income by raising livestock or agricultural production. Examples include:

- Farming
- Ranching
- Fisheries
- Nurseries/Floriculture production

Food Services, Restaurants, & Pizza Delivery

Business earns income by providing and selling prepared food. Vehicles used to support business by delivering prepared food, picking up supplies, running errands, etc.

Landscaping, Snowplowing & Firewood

Business earns income by providing landscaping or snowplowing services to residential and commercial properties. Can also earn income by delivering or selling firewood. Examples include but are not limited to:

- Lawn care installation or maintenance
- Tree trimmers
- Snow removal (residential/commercial)
- Delivery of firewood

Logging & Log Transport

Business earns income transporting logs or wood chips for a fee.

Manufacturing

Establishments engaged in the mass production of products.

Non-Business

Applicant uses vehicle for personal use only, no income is earned. Examples include but are not limited to:

- Personal auto titled in the business name
- Vehicle type not acceptable on a personal policy

Passenger Transportation (Not for Hire)

Business earns income through a service to their customers. Passengers are transported as a courtesy and are incidental to the way the business earns a profit. Transportation of passengers is not done on a for-hire basis. Unacceptable risks include taxicabs, transportation of prisoners or reform school students, transporting of children between home and school, and all for-hire livery/passenger risks.

Retail Trade Operations

Sale of goods in small quantities to the public.

Services

Business earns income by providing a service or selling goods. Vehicles used to support business by delivering goods, picking up supplies, running errands, etc.

Towing Services, Gas Stations & Auto Repair

Establishments primarily engaged in providing towing services and auto repair.

Business Type Guide (Cont'd)

Trucking For-Hire

Business earns income by transporting raw materials, goods, or equipment. Typically, any operation with an MCS-90 Federal filing.

Examples include but are not limited to:

- Agricultural hauling
- Expeditors
- Household goods movers
- Livestock hauling
- Finished or partially-finished lumber
- Machinery and heavy equipment
- Steel hauling
- Coal hauling
- Hazardous materials (Physical Damage Only)
- Refrigerated goods

Waste Haulers

Business earns income by collecting from residential or commercial customers, including containers from construction sites and to/from transfer stations and landfills. Also includes septic waste contractors and businesses that recycle or sell scrap metal.

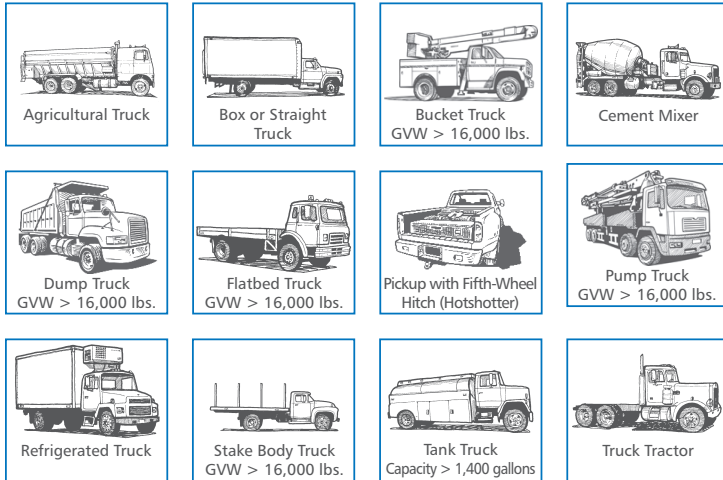
Wholesale Trade

Establishments primarily engaged in the purchase of durable and/or non-durable goods, including food products from manufacturers and their distribution to retailers.

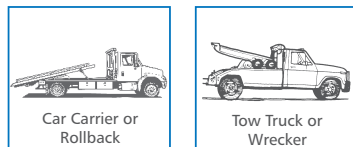
Body Type Guide

Cars, vans, and pickup trucks with up to \$2,000 permanently-attached equipment will be rated based on the Progressive-assigned year/make/model symbol. All other vehicles will be rated based on stated amount. (See the [Physical Damage Coverage section](#) for details on stated amount.) Examples of permanently-attached equipment include air compressors, chains and straps, computers, custom paint, fifth-wheel devices, generators, ladder racks, pressure washers, salt spreaders, signage, snowplows, tarpaulins, and tool boxes.

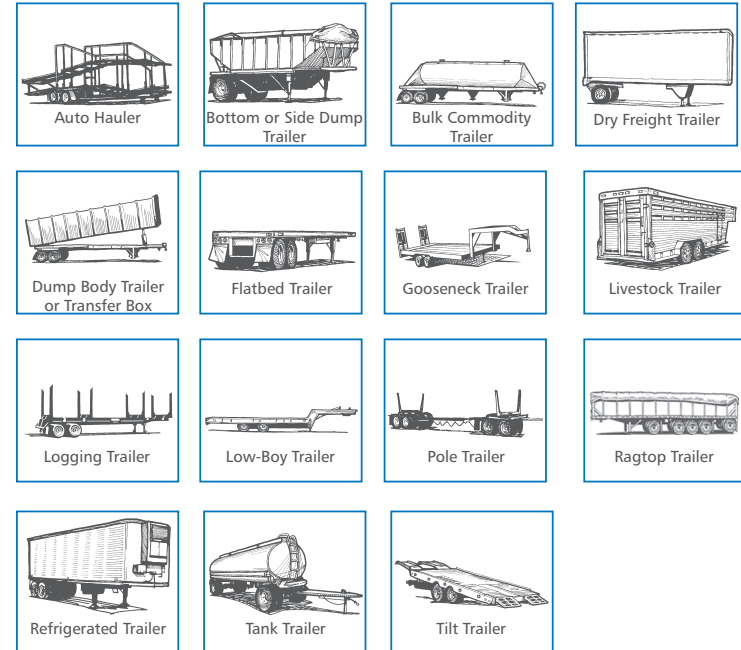
TRUCKS



TOW TRUCKS



TRAILERS

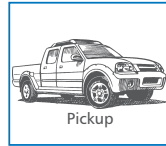
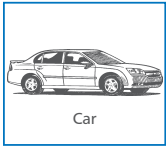


GARBAGE TRUCKS

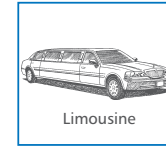
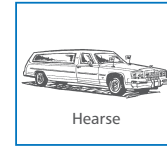
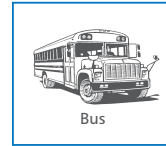


Body Type Guide (cont'd)

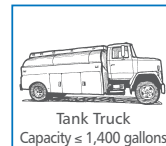
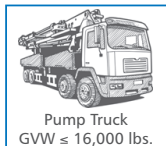
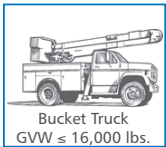
CARS, SUVs AND PICKUPS



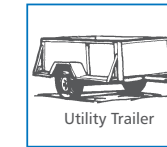
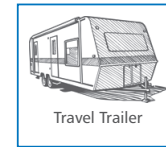
BUSES AND LIVRY VEHICLES



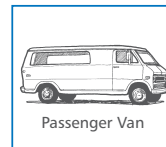
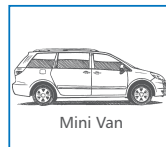
SMALL SPECIALTY TRUCKS



TRAILERS



VANS



General Coverages

We offer the commercial auto coverages small business owners need, with pricing that's fine-tuned for preferred risks and competitive for all. For details on appetite, acceptability, and more, see our [Commercial Underwriting Guidelines](#).

BODILY INJURY/PROPERTY DAMAGE COVERAGE (BI/PD)

Bodily Injury Liability provides coverage in the event a covered vehicle causes injury or death to another person and the insured is considered at-fault for the accident. It covers expenses related to medical costs, lost wages, sickness, death, and pain and suffering for an injured third party. It also covers legal defense costs related to claims against covered damages. See the policy for full details.

Property Damage Liability provides coverage in the event a covered vehicle causes damage to any property and the insured is considered at-fault for the accident. It also covers legal defense costs related to claims against covered damages.

Available Limits:

15/30/5	100 CSL	1,000 CSL
25/50/15	300 CSL	1,500 CSL
50/100/25	500 CSL	2,000 CSL
100/300/50	600 CSL	
150/300/50	750 CSL	
250/500/100		

Note: If applicant needs a filing, [see Filings on page 5](#).

Rules:

- The BI/PD limits must be the same for all vehicles on the policy. We will not write multiple policies for the same named insured.
- Limits shown may not be available for all body or business types.

UNINSURED/UNDERINSURED MOTORISTS COVERAGE (UM/UIM)

UM/UIM provides coverage for damages which an insured is legally entitled to recover from another party who is considered at-fault for an accident, but is uninsured or underinsured for the level of damages.

Available Limits:

15/30	100 CSL	1,000 CSL
25/50	300 CSL	1,500 CSL
30/60	500 CSL	2,000 CSL
50/100	750 CSL	
100/300		
150/300		
250/500		

Available Limit for UMPD:

3,500

Rules:

- Can only be written in conjunction with BI/PD or Non-Truck.
- Limits cannot exceed BI or Non-Truck limits.
- Limits may be lower than BI or Non-Truck limits, or coverage may be rejected entirely, provided the customer signs the appropriate block on the application.
- Limits must be the same for each power unit of a multi-vehicle risk.
- UMPD is only available when UM/UIM BI is purchased and Collision is not.

RENTAL REIMBURSEMENT COVERAGE

Rental Reimbursement provides reimbursement for a maximum of 30 days for rental vehicle costs incurred to temporarily replace an insured vehicle due to a covered loss. Reimbursement is per loss, per vehicle, and is the lesser of the rental cost or the daily maximum limit. Available limits will vary based on weight class.

Limits available for all vehicles:

30 per day	40 per day	50 per day
------------	------------	------------

Additional limits are available for some larger vehicle types:

70 per day	90 per day	125 per day
80 per day	100 per day	150 per day

Rules:

- Comprehensive (or Fire and Theft) and Collision coverage required.

General Coverages (Cont'd)

PHYSICAL DAMAGE COVERAGE

Collision provides coverage in the event of a loss or damage to an insured vehicle caused by a collision or overturn. Collision must be written with Comprehensive or Fire and Theft with CAC.

Comprehensive provides coverage in the event of a loss or damage to an insured vehicle caused by incidents other than a collision. This includes damages due to fire, theft, vandalism, windstorm, or contact with an animal.

Fire and Theft with Combined Additional Coverages provides coverage in the event of a loss or damage to an insured vehicle caused by a specific occurrence. The damage or loss must be caused by: fire, lightning or explosion; theft; windstorms or hail; earthquakes; flood or rising waters; vandalism; while being transported by a third party; or by a collision with an animal.

Available Deductibles:

100	500	2,500
250	1,000	3,500

Note: If Collision coverage with waiver is selected, the Collision coverage deductible will be waived in the event of a collision with an uninsured vehicle.

Rules:

- For each covered physical damage loss, only one deductible will apply—regardless of the number of covered vehicles involved.
- Physical Damage Only policies can be written in our Business Auto, Contractor, and Tow programs only.

Physical Damage limits depend on whether a vehicle is symbolized or uses stated amount.

Symbolized Vehicles

We will assign a Progressive year/make/model symbol to private passenger autos, vans, and pickup trucks with up to \$2,000 permanently-attached equipment. Examples of permanently-attached equipment include air compressors, chains and straps, computers, custom paint, fifth-wheel devices, generators, ladder racks, pressure washers, salt spreaders, signage, snowplows, tarpaulins, and tool boxes. In the event of a loss, we'll pay actual cash value on a symbolized vehicle, plus up to \$2,000 for permanently-attached equipment, or cost to repair or replace.

Stated Amount Vehicles

All other vehicles require a stated amount. The stated amount on a Progressive Commercial policy should reflect a vehicle's current retail value including any permanently-attached equipment.

When determining stated amount, remember to take condition, mileage and location into consideration. Also consider any vehicle upgrades, engine or major component rebuilds that could further increase a vehicle's value. Possible resources include:*

- Valuation publications and Internet sites—Truck Blue Book, truckpaper.com, trucks.com, pricedigests.com, N.A.D.A.
- Dealerships
- Manufacturers
- Lending/Financial institutions
- Market-value software

Review and modify stated amounts prior to renewal to ensure they remain accurate. Progressive does not automatically depreciate stated amount.

Rules for stated amount vehicles:

- A minimum value of \$5,000 will apply for rating purposes. (This minimum does not apply to horse or utility trailers.)
- Call us for a quote on passenger autos, pickups, vans, utility vehicles, or trailers valued over \$125,000.
- Call us for a quote on trucks, buses, or motor homes valued over \$200,000.
- The customer is responsible for determining the appropriate amount of coverage. In the event of a loss, our policy pays the least of the stated amount, actual cash value, or cost to repair or replace.
- We now include **Financed Value coverage** on stated amount vehicles. In the event of a total loss, we'll pay actual cash value or the amount owed on the loan—which-ever is higher—up to stated amount.

**Progressive Commercial does not have any affiliation with the above stated amount resources. The stated amount listed on a policy is NOT an agreed value and is subject to review upon servicing a claim.*

General Coverages (Cont'd)

COMPREHENSIVE ONLY COVERAGE

Comprehensive Only coverage is designed for seasonal businesses that do not operate year round and store their vehicles for prolonged periods. Coverage protects vehicles in the event of damages due to fire, theft, vandalism, windstorm, or contact with an animal. Comprehensive Only coverage applies to all vehicles on a policy.

Rules:

- Coverage changes will take effect on the date requested by the insured, provided the effective date is no earlier than the date of the request.
- Only available by endorsement.
- Not available on vehicles that require state or federal filings.
- Endorsement request must be made to add liability back on to policy. Policy will not revert back to full coverage on renewal.

MEDICAL PAYMENTS COVERAGE

Medical Payments provides coverage for certain medical and funeral expenses for all those occupying a covered vehicle involved in an accident regardless of who is at fault.

Available Limits:

500	1,000	2,000	5,000
-----	-------	-------	-------

Rules:

- Available on power driven vehicles only.
- Can only be written in conjunction with BI/PD or Non-Truck.
- Limits must be the same on all covered vehicles of a multi-vehicle risk.
- Coverage limits are per person and not per accident.
- Coverage is optional.

Truck and Tow Coverages

MOTOR TRUCK CARGO LEGAL LIABILITY COVERAGE

Motor Truck Cargo provides liability protection for property being transported by an insured vehicle. See the policy for complete coverage information.

Coverage is for cargo that is lost or damaged due to:

- Theft
- Fire
- Collision
- Striking of a load

Available Limits:

5,000	50,000	100,000	200,000
10,000	75,000	150,000	250,000
25,000			

Deductibles:

500	1,000	2,500
-----	-------	-------

Not all deductibles are available for all limits.

- Coverage includes:**
- 25,000 Debris Removal/Pollution Cleanup
 - 10,000 Earned Freight
 - 7,500 Sue & Labor clause
 - 5,000 Equipment Protection

Rules:

- Combined deductible claims treatment: for each covered loss, only one deductible will apply (i.e., we only charge one deductible for a physical damage claim involving the cargo, trailer, and/or power unit).
- Vehicle limits must match on a policy.
- Not available for fleet policies (10+ power units).
- Available on most body types; not available on limos, hearses, buses, passenger vans, or ice cream trucks.
- Cargo coverage is not available for household goods movers.
- Acceptable business types include:
 - General freight hauling, expeditors, steel and scrap metal hauling, machinery and heavy equipment hauling, other for-hire trucking

- Dirt, sand and gravel haulers, garbage/recycling haulers, logging and log transport, agricultural hauling, mobile home toters
- Couriers, wholesalers
- Excluded commodities:
 - Art, jewelry, precious or semi-precious metals or alloys, money, papers (Note: Coverage for business documents and non-registered securities is available via endorsement)
 - Contraband, prescription pharmaceuticals, tobacco, alcohol (except beer and wine)
 - Explosive or radioactive material
 - Mobile or modular homes (Note: Coverage available via endorsement)
 - Property while in custody of any other carrier
 - Shipping container (coverage only available on commodity being hauled)
 - Storage greater than 72 hours (unless due to a weather emergency)

MOTOR TRUCK CARGO REFRIGERATION BREAKDOWN COVERAGE

Refrigeration Breakdown, an endorsement to Truck Cargo, provides legal liability protection for direct physical loss to covered property caused by spoilage or change in temperature resulting directly from the sudden and accidental breakdown of refrigeration or heating units on an insured vehicle. See the policy for complete coverage information.

Available Limits:

5,000	50,000	100,000	200,000
10,000	75,000	150,000	250,000
25,000			

Deductible:

2,500

Additional Coverage:

2,500 Temporary Storage

Rules:

- Limits must match those of the Cargo coverage purchased.
- Only available on policies with a tractor and refrigerated trailer or refrigerated box truck.
- In case of a claim, the insured will be required to show that the refrigeration unit has been properly maintained by a qualified technician. Failure to maintain the unit will result in denial of a claim.

Truck and Tow Coverages (Cont'd)

MOTOR TRUCK GENERAL LIABILITY COVERAGE (GENERAL LIABILITY)

General Liability provides liability protection on for-hire risks only for injuries or property damage sustained in the course of business while on premises, using products or services. It provides coverage for personal and advertising injury, in addition to products and completed operations coverage. See the policy for full details.

Available Limits:

1,000,000 per occurrence/1,000,000 general aggregate
1,000,000 per occurrence/2,000,000 general aggregate

Coverage:

- Products/Completed Operations
- Personal & Advertising Injury
- 100,000 Damage to Premises (rented to you)
- 5,000 Medical Expenses (per person)
- Provided on an occurrence basis

Rules:

- Cannot be written without BI/PD coverage.
- Not available on garbage trucks, cement trucks, limos, hearses, buses, passenger vans, or ice cream trucks.
- Not available on businesses that earn income from non-trucking operations, household goods movers, businesses that install equipment/appliances, couriers, construction/excavation/demolition operations, debris removal, logging operations (other than hauling), farms, or equipment sales/leasing businesses.

NON-TRUCKING LIABILITY COVERAGE (NTL)

NTL provides coverage to a customer using his or her listed vehicle for most non-business, personal use, if the customer is under permanent lease to a motor carrier that provides primary liability coverage. NTL coverage will not provide coverage when the customer is hauling any type of cargo, whether he or she is being paid or not, or coverage for any activities that may be deemed to benefit the motor carrier, including fueling up and dead-heading (driving without a load).

Available Limits:

300 CSL	600 CSL	1,000 CSL
500 CSL	750 CSL	

Rules:

- If selected, all vehicles on the policy must carry the same limits.
- Federal or State filings are not allowed with this coverage.
- Coverage is only available for tractors, straight trucks, vans, and pickups with a fifth-wheel hitch (hotshotters), and for refrigerated trucks, flatbeds, dump trucks, and stake trucks > 16,000 lbs. GVW.
- Agency must retain a copy of the permanent lease with the motor carrier. Document the name of the motor carrier in Notes to Progressive.

TRAILER INTERCHANGE COVERAGE

Trailer Interchange covers physical damage to any non-owned trailer while in the care, custody or control of the insured.

Available Limits:

15,000	20,000	30,000	40,000
--------	--------	--------	--------

Available Deductibles:

1,000	2,000
-------	-------

Rules:

- A tractor or pickup with a fifth-wheel hitch (hotshotter) must be on the policy to be able to write this coverage.
- A written trailer interchange agreement is required and will be requested in the event of a claim.

RENTAL REIMBURSEMENT WITH DOWNTIME COVERAGE FOR TRUCK

This coverage provides reimbursement for a maximum of 30 days for rental costs incurred to temporarily replace an insured vehicle due to a covered loss. Reimbursement is per loss, per vehicle, and is the lesser of the rental cost or the daily maximum limit.

If a reasonable replacement vehicle cannot be located, we will pay the vehicle's daily rental limit during downtime.

If you elect not to make use of a reasonable replacement auto, there is a waiting period of six days before we will pay the vehicle's daily rental limit during downtime. There is no waiting period for rental reimbursement or in cases where we are unable to locate a reasonable replacement auto.

We will provide Rental with Downtime Protection only to the following business type and vehicle type combinations.

Truck and Tow Coverages (Cont'd)

Eligible business types include Owner-Operators, For-Hire Trucking, and Services. These businesses include:

- Agricultural Hauling
- Coal Hauling
- Debris Removal
- Dirt, Sand, Gravel
- Expeditors
- Freight Forwarders
- Garbage & Trash Hauling
- Hazardous Materials Hauling
- Household Goods Movers
- Logging & Log Transport
- Livestock Hauling
- Machinery & Heavy Equipment Hauling
- Refrigerated Goods Hauling
- Scrap Metal, Scrap Auto, and Recycling Services
- Septic Waste Removal
- Steel Hauling

Eligible vehicle types:

- Bucket truck > 16,000 lbs. GVW
- Dump truck > 16,000 lbs. GVW
- Flatbed truck > 16,000 lbs. GVW
- Front loader > 45,000 lbs. GVW
- Pickup with a fifth-wheel hitch (hotshotter)
- Pump truck > 16,000 lbs. GVW
- Refrigerated truck > 16,000 lbs. GVW
- Roll-on vehicle > 45,000 lbs. GVW
- Stake truck > 16,000 lbs. GVW
- Straight truck > 16,000 lbs. GVW
- Tank truck > 1,400 gallons
- Tractor

The following limits are available:

40 per day	80 per day	125 per day
50 per day	90 per day	150 per day
70 per day	100 per day	175 per day

EMPLOYER'S NON-OWNERSHIP LIABILITY COVERAGE (TRUCK)

Employer's Non-Ownership provides excess liability coverage to an insured for employees using their own (unlisted) vehicles incidentally in the course of the named insured's business. See the policy for details.

Rules:

- The coverage is available for incidental or "if-any" exposures only.
- Regular use of unlisted employee vehicles is unacceptable. "Regular" is defined as more than two times per week.
- Must be written in conjunction with primary liability coverage.
- Limits must match BI/PD.
- At new business, insured cannot have more than 10 employees.

ON-HOOK TOWING LEGAL LIABILITY COVERAGE

On-Hook Towing Legal Liability is a towing-specific coverage that provides Physical Damage (Comprehensive and Collision) coverage for towed autos and property in the insured's custody and control. Coverage is provided for transmission/transaxle damage. The coverage provides protection to the named insured when found liable for damage resulting from a covered Comprehensive or Collision loss.

Available Limits:

15,000	50,000	150,000*	250,000*
25,000	100,000	200,000*	

*Available for Specialist agents only.

Available Deductibles:

500	1,000	2,500
-----	-------	-------

Rules:

- This coverage is only available on tow trucks, car carriers/rollbacks, and pickups with a fifth-wheel hitch. If any vehicle has this coverage, all towing vehicles must have the coverage.

Truck and Tow Coverages (Cont'd)

- › Limits must be the same for all eligible vehicles of the same body type.
- › This coverage cannot be purchased unless BI/PD is also purchased.

ON-HOOK DIRECT PRIMARY COVERAGE

On-Hook Direct Primary is a towing-specific coverage that provides Physical Damage (Comprehensive and Collision) coverage for towed autos and property in the insured's custody and control. Coverage is provided for transmission/transaxle damage. Coverage is provided without regard to the insured's legal liability for loss to the towed auto and is primary. **Available to Specialist agencies only.** Please contact your commercial sales representative for more information about our Specialist designation.

Available Limits:

15,000	50,000	150,000	250,000
25,000	100,000	200,000	

Available Deductibles:

500	1,000	2,500	
-----	-------	-------	--

ON-HOOK DIRECT EXCESS COVERAGE

On-Hook Direct Excess is a towing-specific coverage that provides Physical Damage (Comprehensive and Collision) coverage for towed autos and property in the insured's custody and control. Coverage is provided for transmission/transaxle damage. Coverage is provided without regard to the insured's legal liability for loss to the towed auto and is excess over any other collectible insurance. **Available to Specialist agencies only.** Please contact your commercial sales representative for more information about our Specialist designation.

Available Limits:

15,000	50,000	150,000	250,000
25,000	100,000	200,000	

Available Deductibles:

500	1,000	2,500	
-----	-------	-------	--

GARAGEKEEPERS LEGAL LIABILITY COVERAGE

Garagekeepers Legal Liability is a towing-specific coverage that provides Physical Damage (Comprehensive and Collision) coverage in the event of a loss to an insured's customer's vehicle left in the care, custody and control of the insured while at a covered location or in transit between covered locations. A covered location must be listed on the policy. The coverage provides protection to the named insured when found liable for damage resulting from a covered Comprehensive or Collision loss.

Available Limits:

25,000	100,000	200,000*
50,000	150,000*	250,000*

*Available for Specialist agents only.

Available Deductible:

A deductible of \$500 per occurrence will apply.

Rules:

- › Coverage can be purchased for up to three locations.
- › A premium is developed for each covered location.
- › This coverage cannot be purchased unless On-Hook Towing and BI/PD are also purchased.

GARAGEKEEPERS DIRECT PRIMARY COVERAGE

Garagekeepers Direct Primary is a towing-specific coverage that provides Physical Damage (Comprehensive and Collision) coverage in the event of a loss to an insured's customer's vehicle left in the care, custody and control of the insured while at a coverage location or in transit between covered locations. A covered location must be listed on the policy. The coverage is provided without regard to the insured's legal liability for loss to the towed auto and is primary. **Available to Specialist agencies only.** Please contact your commercial sales representative for more information about our Specialist designation.

Available Limits:

25,000	100,000	200,000
50,000	150,000	250,000

Available Deductible:

A deductible of \$500 per occurrence will apply.

Truck and Tow Coverages (Cont'd)

GARAGEKEEPERS DIRECT EXCESS COVERAGE

Garagekeepers Direct Excess is a towing-specific coverage that provides Physical Damage (Comprehensive and Collision) coverage in the event of a loss to an insured's customer's vehicle left in the care, custody and control of the insured while at a coverage location or in transit between covered locations. A covered location must be listed on the policy. The coverage is provided without regard to the insured's legal liability for loss to the towed auto and is excess over any other collectible insurance. **Available to Specialist agencies only.** Please contact your commercial sales representative for more information about our Specialist designation.

Available Limits:

25,000	100,000	200,000
50,000	150,000	250,000

Available Deductible:

A deductible of \$500 per occurrence will apply.

TOWING SERVICES GENERAL LIABILITY COVERAGE (GENERAL LIABILITY)

General Liability provides liability protection for injuries or property damage sustained while on premises or while using products or performing services. It provides coverage for personal and advertising injury, in addition to products and completed operations coverage. See the policy for full details.

Available Limits:

300,000 per occurrence/600,000 general aggregate
500,000 per occurrence/1,000,000 general aggregate
750,000 per occurrence/1,500,000 general aggregate
1,000,000 per occurrence/2,000,000 general aggregate

Coverage:

- Products/Completed Operations
- Personal & Advertising Injury
- 100,000 Damage to Premises (rented to you)
- 5,000 Medical Expense (per person)
- Provided on an occurrence basis

Rules:

- Only available on Towing Services risks.
- Limits cannot exceed BI/PD limits.
- Not available for risks performing repossession work.
- Not available for body shops, garage/repair facilities, gas/service stations or auto dealers.
- Cannot be written without BI/PD and On-Hook coverage.
- Not available on fleet policies (10+ power units).
- Only available on policies with a single axle tow truck/wrecker or car carrier/rollback.

Business Auto and Contractor Coverages

HIRED AUTO LIABILITY COVERAGE (BUSINESS AUTO)

Hired Auto provides excess liability coverage for a non-owned, unlisted vehicle the insured has leased, hired, rented or borrowed. See the policy for details.

Rules:

- › The coverage is available for incidental or “if-any” exposures only; annual cost of hire cannot exceed \$5,000 at policy inception.
- › Cannot be written on certain business types, including but not limited to: religious organizations, social services, visiting nurses, couriers, pizza delivery, or towing services.
- › Limits must match BI/PD.

EMPLOYER’S NON-OWNERSHIP LIABILITY COVERAGE (BUSINESS AUTO)

Employer’s Non-ownership provides excess liability coverage to an insured for employees using their own (unlisted) vehicles incidentally in the course of the named insured’s business. See the policy for details.

Rules:

- › The coverage is available for incidental or “if-any” exposures only.
- › Regular use of unlisted employee vehicles is unacceptable. “Regular” is defined as more than two times per week.
- › Must be written in conjunction with primary liability coverage.
- › Cannot be written on certain business types, including but not limited to: religious organizations, social services, visiting nurses, or pizza delivery.
- › Limits must match BI/PD.
- › At new business, insured cannot have more than 10 employees.

ANY AUTO LEGAL LIABILITY COVERAGE

Any Auto provides liability protection for any owned vehicle listed or acquired during the policy period, and includes both Hired Auto and Employer’s Non-Ownership coverages. For individual named insureds, coverage applies to an unlisted vehicle while used in the business. See the policy for details.

Rules:

- › The coverage is available for incidental or “if-any” exposures only; annual cost of hire cannot exceed \$5,000 at policy inception.

- › Customer must have a contract requiring Any Auto.
- › For partnerships and corporations, all owned vehicles must be listed at the start of every policy period for coverage to apply.
- › For individual named insureds, all owned vehicles used in the business must be listed at the start of every policy period for coverage to apply.
- › Eligible business classes include construction/trade contractors, builders, general contractors, landscapers, florists, and select service classifications. Limits must match BI/PD.
- › Cannot be written in conjunction with Hired Auto or Employer’s Non-Ownership.
- › At new business, insured cannot have more than 10 employees.
- › Certain agents are eligible to write Any Auto on risks that do not have a contract requiring Any Auto. Please contact your Progressive Commercial sales representative if you feel your agency may qualify to write these risks.

INDIVIDUAL NAMED INSURED COVERAGE

Individual Named Insured coverage is included automatically, free of charge, when the named insured is an individual AND chooses ‘personal’ use for a listed private passenger type auto. This coverage extends excess liability coverage to other non-owned passenger type autos when driven by the named insured or a resident relative. Physical Damage coverage is also extended if it was purchased for the listed non-business vehicle. The vehicle cannot be owned by the named insured, spouse, or any household resident, nor be available for regular use.

Rules:

- › Extends to eligible risks automatically and free of charge.

DRIVE OTHER CAR COVERAGE (BROADENED COVERAGE FOR NAMED INDIVIDUALS)

Drive Other Car is excess coverage that extends the scope of certain purchased coverages to scheduled individuals who reside with the executives of a partnership or corporation. Included coverages: Liability to Others, Medical Payments, Uninsured and Underinsured Motorists (where applicable), and Physical Damage coverage.

Rules:

- › Only for partnerships and corporations.
- › Only for executives and their spouses.
- › Must have at least one private passenger type vehicle on the policy with personal or business/personal use.

Business Auto and Contractor Coverages (Cont'd)

TRANSPORTATION EXPENSES COVERAGE

Transportation Expenses provides coverage for temporary transportation expenses incurred as a result of an insured auto (must be a private passenger auto) being stolen. Coverage begins 48 hours after the theft is reported to Progressive and ends when the insured auto is returned to the insured, or the vehicle is paid as a total loss.

Rules:

- Only applies to vehicles which also carry Comprehensive coverage.
- Reimbursement up to \$30 per day.
- Maximum of \$900 total coverage.
- Extends to eligible risks automatically.
- Free of charge.

MOTOR TRUCK CARGO LEGAL LIABILITY COVERAGE

Couriers and wholesalers are also eligible for Cargo, which provides liability protection for property being transported by an insured vehicle. See page 15 for details.

ROADSIDE ASSISTANCE

Emergency Roadside Assistance coverage provides payment for an authorized service representative to provide:

- Towing of a covered disabled vehicle to the nearest qualified repair facility; and
- Labor (up to one hour) on a covered disabled vehicle at the place of disablement, including: battery jump-start, flat tire change, emergency fuel and fluid delivery,* and locksmith service* when necessary due to a covered emergency.

*Customer pays only for the cost of the fuel/fluids and keys.

Rules:

- Available only on private passenger type vehicles and small utility trailers.
- Can be purchased for one, several or all vehicles listed on the policy.

These definitions provide a brief description of the coverage offered and some of the terms and phrases used in connection with commercial auto insurance. This is not an insurance contract. Other terms, conditions and exclusions apply. Please read the Progressive Commercial policy for full details about the coverages. These definitions do not alter or modify the terms of any insurance contract. If there is any conflict between these definitions and the provisions of the applicable insurance policy, the terms of the policy control.

Additional Coverage Information

ADDITIONAL INSURED ENDORSEMENT

An additional insured is a listed person, entity or corporation who shares many of the rights of the named insured.

- Considered primary insurance.
- An unlimited number of additional insureds may be listed on a policy, but a fully-earned fee (\$20/annual policy; \$15/six-month policy) is charged for each of the first five listed on the policy.

WAIVER OF SUBROGATION ENDORSEMENT

Waiver of Subrogation is an endorsement that eliminates Progressive's ability to recover losses from a third party.

- Frequently used in temporary contracting situations.
- We do not issue "blanket waivers."
- Issued upon request; \$25 fully-earned fee for each of the first five listed on the policy.

PERMISSIVE USE

Progressive Commercial allows permissive use on insured vehicles.

TEMPORARY SUBSTITUTE AUTO

Progressive Commercial extends excess Liability and Physical Damage coverage to "temporary substitute autos." A temporary substitute auto is any non-owned auto used by the insured or an employee, with the permission of the owner, as a substitute for an insured auto that is unavailable for normal use because of servicing, repairs or a loss.

- We'll apply Physical Damage coverage to a temporary substitute auto based on its actual cash value rather than the stated amount of the replaced vehicle.

PET INJURY COVERAGE

In the event of a loss covered under Collision or Comprehensive coverage, Pet Injury coverage will pay first-party claims up to \$1,000 for veterinary fees incurred as a result of injuries sustained by a dog or cat while riding in an insured vehicle with the express or implied permission of the named insured. Pet Injury coverage will also pay \$1,000 if the dog or cat dies as a result of a covered loss, less any payment for veterinary fees for the pet, or is inside a covered vehicle when it is stolen and the pet is not found. No deductible applies to this coverage.

Unacceptable Risks

While we accept many commercial risks, some risks are unacceptable. The list of unacceptable risks below is subject to change. Our [Commercial Underwriting Guidelines](#) also include details on appetite and acceptability.

BUSINESS CATEGORY

- › Auto rental and leasing companies
- › Tour operators (jeep tours, sightseeing tours, etc.)
- › For-hire livery (taxis, limos, etc.)
- › Towing with more than 25 percent repossession exposure
- › Non-emergency medical transportation
- › Transportation of children or adults between home and school or daycare
- › Home heating oil delivery
- › Truck driving schools
- › Businesses that engage in the transportation of prisoners, reform school students, or agricultural workers
- › Truckers requiring the UIIA Endorsement

VEHICLE TYPES

- › Emergency vehicles
- › Military vehicles
- › Trailer only policies
- › Vehicles open to the public (bookmobiles, bloodmobiles, construction trailers, party buses, etc.)
- › Double-decker buses
- › Mobile home or travel trailer with personal use if organization type is "Individual"

COVERAGES

- › Hired, Non-owned, or Any Auto coverage on certain risks ([see Coverages pages for details](#))
- › Liability on vehicles hauling hazardous or explosive materials, including vehicles requiring a placard
- › Liability on tractor-trailer combos traveling beyond a 500-mile radius
- › Truck Cargo on select body types ([see rules on page 15](#))
- › Truck Cargo on NTL policies without Physical Damage coverage
- › Truck General Liability on select body and business types ([see rules on page 16](#))

OTHER

- › Canadian filings
- › Dealer license plates
- › Drivers with diplomatic licenses
- › Risks with over 30 power units, or over 40 units total
- › Vehicles used as a primary living facility
- › Personal use if organization type is "Individual" and the only vehicles on the policy are autos, vans, pickups, or small trailers
- › Multiple policies for the same customer in the same state if liability coverage or filings are requested
- › Any risk with a USDOT number whose operating history does not meet minimum standards

Discounts

Discount	Amount	Offered in these programs
Paid In Full	15%	<ul style="list-style-type: none"> ➤ Business Auto ➤ Contractors ➤ For-Hire Specialty ➤ For-Hire Transportation ➤ Tow
Business Experience	For Corporations:	<ul style="list-style-type: none"> ➤ Business Auto ➤ Contractors ➤ For-Hire Specialty ➤ For-Hire Transportation ➤ Tow
	4% Liability	
	8% Physical Damage	
	For Partnerships:	
	1% Liability	
	1% Physical Damage	
For Sole Proprietors:		
	1% Liability	
	2% Physical Damage	
Package	Up to 10% on Liability coverage	<ul style="list-style-type: none"> ➤ Business Auto ➤ Contractors ➤ Tow
	3% on Collision coverage	
	3% on Comprehensive and Fire & Theft coverages	
Commercial Driver's License	2%	<ul style="list-style-type: none"> ➤ For-Hire Transportation

Note: Discounts are subject to change.



PAID IN FULL DISCOUNT

Policies that are paid in full will receive a 15 percent discount. The entire premium must be submitted with the application. Policies financed through an outside premium finance company are not eligible to receive this discount. This discount will apply to all coverages except UM/UIM.

BUSINESS EXPERIENCE DISCOUNT

A policy will be eligible for a discount of up to 8 percent if there are fewer than 10 power units scheduled and the named insured's current business began three or more years prior to the policy period inception year. Agents should retain documents that reflect when the insured began their business as they may be audited. Examples of proof include: three-year loss runs or dec pages; government filings that show business start date; papers of incorporation or partnership deed; business license or permit; tax registration document (e.g., application for EIN, Form SS-4); three-year-old Schedule C, IRS Form 1040 (sole proprietors only), 1120, or 1065; or three-year-old utility bill, canceled check, or invoice. This discount will apply to all coverages except UM/UIM, Rental Reimbursement, Roadside Assistance, and Drive Other Car.

PACKAGE DISCOUNT

A policy will be eligible for a discount of up to 10 percent if there are fewer than 10 power units scheduled and the named insured has an in-force General Liability (GL), Business Owner's, Garage Liability, or Tow GL policy. Current in-force declarations page must be provided. Tow GL proof must show 12 months continuous coverage. Discount applicable in Tow, Contractors, and Business Auto programs only. Discount varies by coverage. Trucking businesses are not eligible for this discount. This discount will apply to all coverages except UM/UIM, GL, Rental Reimbursement, Roadside Assistance, and Drive Other Car.

COMMERCIAL DRIVER'S LICENSE (CDL) DISCOUNT

A policy will be eligible for a discount of up to 2 percent if there are fewer than 10 power units and all drivers on the policy have maintained a commercial driver's license for two or more years, per the MVR. The discount varies based on the percentage of drivers who meet the criteria. The discount will apply to Bodily Injury/Property Damage and Medical Payments. Discount applicable in For-Hire Transportation program only.

Additional Ways to Save

CLAIM FREE LOSS RUNS

A policy will be eligible for savings if the business has not had any at-fault BI/PD or collision claims in the prior 36 months (in compliance with state chargeability and threshold mandates, if any), and the business has had both continuous federal operating authority and continuous commercial auto insurance with the same insurer for the past 36 months. The savings will apply to Bodily Injury/Property Damage and Collision.

PROOF OF PRIOR INSURANCE

A policy will be eligible for additional savings if the customer has had continuous liability or physical damage coverage for at least one year. Savings will vary by program, model and state.

Billing and Payment

POLICY PERIOD

Progressive Commercial offers both six-month and 12-month policies. Please note, a six-month policy period can be converted to a 12-month policy upon renewal. Contact us at 1-877-776-2436 within three weeks prior to the policy expiration date so we can issue a revised renewal quote.

BILL PLANS

We offer a variety of billing plans for new business. All bill plans are not available on all risks. Go to ForAgentsOnly.com (FAO) for the bill plans available on a particular risk.

BILL PLAN FEES

For EFT bill plans, we'll charge a \$3 fee per installment for risks in our standard, preferred, and ultra preferred markets, and a \$5 fee per installment for risks in our mid-market and nonstandard markets. For non-EFT bill plans, we'll charge a \$6 fee per installment for risks in our standard, preferred, and ultra preferred markets, and a \$12 fee per installment for risks in our mid-market and nonstandard markets. The charge does not apply to the initial payment (new business only). A \$10 late fee will apply on the non-EFT options when the minimum amount due is not paid or payment is postmarked more than four days after the premium due date. Please note that there will be a \$20 service charge for any payment returned for nonsufficient funds.

DIRECT BILLING

Our convenient direct billing means you only have to write the policy once. Unless requesting a change, renewal notices and documentation are all handled for you.

RENEWAL RATE CHANGES

So that customers experience fewer rate fluctuations over time as a result of Progressive-driven rating changes, we will not apply all of those types of changes at one renewal, but will instead apply them more gradually.

REMARKETING AT RENEWAL (REUNDERWRITING)

At insured's request, upon the third annual renewal, we will re-evaluate the insured's underwriting with respect to prior insurance and financial responsibility.

Billing and Payment (Cont'd)

PAYMENT OPTIONS

Automated Customer Service Payment Processing	Agents who upload policies have the ability through Automated Customer Service to electronically transmit customer payments, installment, and returned check information, and notify us when accepting payment on a policy which is pending cancellation.
Check or Money Order	We accept checks and money orders for initial payments, and for installment payments accompanied by a Progressive billing coupon. Do not retain commission. To bind coverage on new business, forward the check with the application. Note: When the policy is uploaded, applicant is to make check payable to you, the agent. Funds will be transmitted electronically from your account to ours. If the policy is not uploaded, insured is to make check payable to Progressive.
Credit Card or Debit Card	New policy initial payments, endorsements, renewal initial payments and installments may be paid via VISA, MasterCard or Discover by calling Progressive.
Electronic Funds Transfer (EFT)	When EFT is selected as a payment option, simply enter the requested banking information and installments will automatically be withdrawn from the customer's checking account. <ul style="list-style-type: none"> ➤ With EFT, your customers' monthly payments are withdrawn automatically from their checking account. As a result, your customers don't have to remember to send in a payment every month, and they enjoy lower initial payments and monthly installment fees. ➤ You can add EFT to your customer's policy anytime.
Internet	The insured can pay online from progressivecommercial.com with a credit card or via our Preauthorized Check System using the information printed on his or her check. Email confirmation will be sent.
Outside Premium Finance Company (OPF)	We do not accept outside premium financing.
Preauthorized Check System	We can take debit payments from an insured's checking account if the insured calls us and provides us the information printed on his or her check. This service is available 24 hours a day, 7 days a week.
Western Union	Call 1-877-776-2436 to use Western Union as a payment method.

Not all risks are eligible for every initial payment method.

Call 1-877-776-2436 to take advantage of Automated Customer Service, credit card, or preauthorized check system payments.

Transaction Guidelines

GENERAL BINDING GUIDELINES

Below are guidelines for any type of transaction, whether new business, endorsement, or cancellation. No agent may bind risks, limits or coverages outside the guidelines stated in this guide or on the rating software.

- The application and all applicable documents are complete and signed by the applicant.
- The initial payment has been made, and any outstanding balance (if applicable) has been paid, on date of application.
- The effective date is no earlier than the date upon which the agent received the initial payment and the application is complete and signed by the applicant.
- The information contained within the application is, to the agent's knowledge, truthful and accurate.
- ACORD applications are acceptable only for large fleets (10 – 30 power units).
- You may not permit a broker, subproducer or solicitor to bind Progressive on any risk.
- You may not bind coverage except through quoting on your rating software or by obtaining a quote from Progressive. Some risks you can quote will be pended for underwriting approval prior to issuing the policy. Your software will tell you when underwriting approval is needed.
- Before binding a new business application, check to see if there has been a previous Progressive policy number. If so, check the Automated Customer Service system for any balance due, and submit the old balance due as a separate payment along with the new application. Always include the prior policy number on the application. Note: Failure to pay any balance due on a previous Progressive Commercial policy may result in cancellation or nonrenewal of the new Progressive Commercial policy.
- Requests made by mail must be postmarked within three business days of binding coverage.
- Include your five-digit agency code on all faxed and mailed correspondence.

Note: Applications not processed on [ForAgentsOnly.com \(FAO\)](#) may not reflect discounts provided by financial responsibility underwriting.

ENDORSEMENT REQUESTS

On new policies, it is not necessary to hold endorsement requests while waiting for the policy to be issued; just call them in.

- We do not suspend coverage.
- We will not remove driver points or change driver age during the policy period.
- Adding filings to a policy requires reunderwriting which may result in rate or other changes.
- Mid-policy period bill plan changes may result in a change to the installment fee.

Initial payments with endorsements are recommended but not required. If no initial payment is submitted, the customer will be billed for the initial payment, and the balance will be spread over the remaining installments. The initial payment percentage will be the same as for new business. For policies that are financed through an outside premium finance company, the customer will be responsible for making additional premium payments.

CANCELLATION REQUESTS

To request cancellation, please call us at 1-877-776-2436, after obtaining the required insured signature for your file. We will not cancel policies with state or federal filings earlier than 35 days after our receipt of the insured's request. We will cancel flat (provided there is no filing) only if the request to cancel is received prior to the policy's effective date, or if we receive proof of duplicate coverage at the same or higher limits within 30 days. **Progressive Commercial will prorate cancel all cancel requests.**

We provide cancel notices to additional insureds and loss payees. We do not send notices to certificate holders.

CERTIFICATES OF INSURANCE

Commercial auto agents and brokers can quickly order most types of certificates of insurance via [FAO](#). From a commercial customer's Policy Summary screen, go to 'Documents' on the toolbar across the top of the screen, and then select 'Certificate of Insurance' (COI) from the drop-down menu. Once you enter the certificate holder's name, the certificate fields will automatically populate. If you have an issue obtaining a COI, please contact us at 1-877-776-2436. Remember, a certificate holder may not be extended coverage or protection under the terms of the policy.

Helpful hints:

- Online certificates of insurance can only be ordered for active, in-force policies.
- The certificate of insurance form cannot be modified.
- You can forward the certificate to multiple email addresses, but only to one fax number.

Please note:

- We issue similar to symbol 7 type policies unless symbol 8 or 9 is approved or Any Auto coverage is purchased. **Our Any Auto policy is similar to a symbol 1 type policy.**
- We do not send notice of cancellation to the certificate holder.

Transaction Guidelines (Cont'd)

FILE MAINTENANCE AND AUDIT REQUIREMENTS

Your quoting system will display a list of documents that are to be kept in your agency files. Be sure to maintain all required documents. Please remember to obtain all necessary signatures and documents when you complete a new business application or make policy changes, and retain them in your files for the time period specified in [FAO](#) under Support > FAQs > Agency Information > Document Retention. Please remember that this is the time period required by Progressive; there may be additional document retention obligations in your state. To ensure compliance with your state regulations, please check with the Department/Division of Insurance. According to the producer's agreement, signed by both your agency principal and Progressive when you become licensed to sell Progressive, you are responsible for producing all correctly completed signature forms and proof documents upon our request. Should a claim arise and requested documents are not available, an E&O exposure may exist. The Producer's Agreement also contains other information regarding retention of policy documents.

Acquired/Transferred Business—If you acquire a Progressive policyholder, either through an agent of record change or through the transfer or purchase of another agency's book of business, you must immediately obtain, from the prior agent or agency, all original signed applications (including exclusions and rejections of optional coverage) and all other records relating to that policy. Such records must be maintained in accordance with the terms of your Producer's Agreement and all applicable laws.

Routine audits will be performed on random files of agents. You will be required to provide file maintenance documentation to a company representative during an on-site visit or fax audit. Progressive reserves the right to audit agency files at the discretion of the company.

Fax audits—You will receive a list of required documentation that must be faxed to our office no later than two days after the request. Failure to submit the documentation will result in a failed audit.

Services

PROGRESSIVE'S CLAIMS SERVICE

Your customers are looking for a good value upfront, and a great value if there is a claim. Progressive's Claims Service is unmatched for superior claims handling in the auto insurance industry.

Everywhere Progressive does business, we focus on making the claims process easy for customers and agents by getting to work on the claim fast, communicating clearly throughout the process, and personally handling the claim from beginning to end. That's why we offer:

- 24/7 claims service
- Over 10,000 claims personnel throughout the U.S.
- An industry-leading training facility that provides claims representatives with hands-on experience for handling commercial auto physical damage.
- **Small accident forgiveness**, which prevents renewal customers from incurring any increase in premium due to a covered claim that requires a payout of \$500 or less after the deductible is paid.

Additionally, we've trained a staff of commercial auto field specialists to assess high exposure (PD) claims. This unique team has extensive experi-

ence in large vehicle repair, expertise in train collisions and bridge collisions, and multiple offices across the country for fast response.

To contact claims, call 1-800-274-4499.

COMMERCIAL AUTO COMMUNICATIONS

To be certain your commercial auto producers automatically receive all the latest commercial auto information and product changes, log on to [FAO](#) and register each commercial auto producer's email address. Under 'Agency Admin,' choose 'Agency Info,' then select 'Email Addresses.' Be sure to mark the Commercial Auto Updates box.

AGENCY SUPPLIES

To order additional product guides or other Progressive printed materials, call 1-877-776-2436. Please have your agent code available when you call. Note: Product guides can also be printed directly from our agency-dedicated website, [ForAgentsOnly.com](#) (FAO).

Quote Sheet

Use Progressive's rating software to quote, bind and upload applications for eligible risks of 1 – 9 vehicles. Call 1-877-776-2436 if you have questions.

- Organization Type:
- Individual/Sole Proprietorship
 - Partnership
 - Corporation

Business Information	
<i>Business type</i> <small>(e.g., plumber, landscaper, gravel hauler)</small>	
<i>Year current business was established</i>	
<i>Does insured have a GL or BOP policy?</i>	Yes No
<i>USDOT Number</i>	

Insured's name* _____ EIN _____
 SS# _____ Date of birth ___/___/___
 Home address _____

*Financial Responsibility will be ordered on all risks. For a corporation or partnership, use the name of the President, CEO or partner responsible for the daily operations of the business.

Prior insurance carrier _____ BI limits _____
 Inception/effective date _____ Cancel/expiration date _____
 # Additional insureds listed _____
 # Waivers of Subrogation required _____
 We charge \$20 for each Additional Insured (AI) on an annual policy, \$15 per AI on a six-month policy, and \$25 for each Waiver of Subrogation.

Vehicle Information	Vehicle #1	Vehicle #2	Vehicle #3	Vehicle #4
<i>Year/Make/Model</i>				
<i>Vehicle type</i>				
<i>Vehicle Identification Number (VIN)</i>				
<i>Passenger capacity or # of axles (for tow trucks, vans, buses ONLY)</i>				
<i>Gross Vehicle Weight (if no VIN)</i>				
<i>Trailer hitch?</i>	Yes No	Yes No	Yes No	Yes No
<i>Use of vehicle/goods hauled/# sites per day</i>				
<i>Any personal use?</i>	Yes No	Yes No	Yes No	Yes No
<i>Garaging zip code</i>				
<i>Total stated amount (includes permanently-attached equipment)</i>				
<i>Radius of operation (Maximum radius for Tractor-Trailers except Non-Truck or PD only risks is 500)</i>	50 100 200 300 500 Unlimited	50 100 200 300 500 Unlimited	50 100 200 300 500 Unlimited	50 100 200 300 500 Unlimited
<i>Driver Information</i>	Driver #1	Driver #2	Driver #3	Driver #4
<i>Age and marital status</i>	___ yrs. M or S	___ yrs. M or S	___ yrs. M or S	___ yrs. M or S
<i>Accidents in past 35 months</i>				
<i>Date CDL issued</i>				
<i>Violations in past 35 months (list violation and date)</i>				
<i>Filings required? (list type)</i>				
<i>Coverages—Limits/Deductibles</i>	Vehicle #1	Vehicle #2	Vehicle #3	Vehicle #4
<i>B/DPD</i>				
<i>UM/UIM</i>				
<i>Medical Payments</i>				
<i>Comprehensive or F&T w/CAC</i>				
<i>Collision</i>				
<i>Motor Truck Cargo</i>				
<i>Motor Truck Cargo Refrigeration Breakdown</i>				
<i>Non-Trucking/Contingent Liability</i>				
<i>Any Auto</i>				
<i>Non-Owned (include # of employees)</i>				
<i>Hired Auto (include annual cost)</i>				
<i>On-Hook Towing</i>				
<i>Garagekeepers Legal Liability</i>				
<i>Trailer Interchange (include # of trailers)</i>				
<i>Drive Other Car—Broadform</i>				
<i>Rental Reimbursement</i>				
<i>Roadside Assistance</i>				

Notes

PROGRESSIVE[®]