



GMI
INSURANCE

P.O. BOX 701
VALLEY FORGE, PA 19482
TEL 800-722-3229
FAX 610-933-4993
WWW.GMI-INSURANCE.COM

**MONOLINE BUSINESS AUTO
INSURANCE PROGRAM**

FALLS LAKE NATIONAL INSURANCE COMPANY

* QUOTES PROVIDED BY AGENT NEED-BY DATE › COMPETITIVE RATES
A-RATED, ADMITTED MARKETS › OPEN BROKERAGE

Our Monoline Business Auto Program targets contractors, artisans, building supply dealers, wholesale distributors, system installers and specialized delivery that is not time sensitive in nature. We welcome a wide variety of classes from an electrician to a commercial waste hauler with vehicles ranging from private passengers up to extra heavy truck tractors. Eligible accounts are automobile fleets that involve the use of commercial vehicles and private passenger cars to support business activities where the primary goal is to sell and distribute products, perform contracting operations, and provide services to customers.

TYPICAL CLASSES	TYPICAL VEHICLES	TYPICAL USES
Contractors	Private Passenger	Product Delivery
Manufacturers	Light Trucks	Service Calls
Building Supply Dealers	Medium Trucks	Material/Equipment Delivery
Retailers	Heavy Trucks/Tractors	Sales Calls
Wholesale Distributors	Extra Heavy Trucks/Tractors	Product Installation
Systems Installation	Trailers	Retail Delivery



WE CANNOT WRITE:

- **NO NEW VENTURES;** Three years in business w/prior commercial coverage required
- **NO Truck for Hire, Intermodal or Long Haul**
- **NO Dirt Sand & Gravel**
- **NO Public Auto, Limos, Buses or Taxis**
- **NO Emergency/Non-Emergency Vehicles**
- **NO High Loss Ratio Accounts**
- **NO Accounts with Poor Safer/CAB Rating**
- **NO 5 Borough of NY exposure**
- **NO Heavy Units in NY State**
- **NO Well Sites**
- **NO Oil or Gas Industry (except consultants)**
- **NO Towing, Auto Haulers, Car Carriers**

*** Five Vehicles Required ***
*** Not available in AK, CT, HI, MA, ME ***

**YOUR CONTACT FOR
NEW BUSINESS SUBMISSIONS:**

LORI GILBERT
Business Development
Toll-Free: 800.722.3229 ext 213
Tel: 610.933.4679 ext 213
Fax: 610.933.4993
LGilbert@GMI-Insurance.com





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NEW BUSINESS SUBMISSION REQUIREMENTS

Need a quick response? Please include the following information to help expedite your request!

- **Completed and signed ACORDS 125, 127 and 137**
- **GMI Supplemental (except for Artisan Contractors)**
- **Target price or renewal premium**
- **Driver list w/hire dates and years experience**
- **Four (4) years currently valued loss runs (within 90 days of next effective date)**
- **Narrative of large losses excess of \$50,000**
- **MC/DOT numbers for all named insureds**

A SAMPLE OF GMI'S MOST TARGETED CLASSES:

- ✓ Air Conditioning Contractors
- ✓ Appliance Distributor
- ✓ Asbestos/Abatement Contractors
- ✓ **Beverage Distributor**
- ✓ Catering
- ✓ **Cement / Ready-Mix**
- ✓ Decorating/Party/Convention Contractor
- ✓ Demolition Contractor
- ✓ Disaster Recovery
- ✓ Dry Wall Contractor
- ✓ Equipment & Supply Manufacturer Contractors
- ✓ Electric Contractors
- ✓ Emergency Clean-up & Response Consultants/Contractors
- ✓ Engineering Contractors
- ✓ **Environmental Contractors**
- ✓ Excavating Contractors
- ✓ Fence Contractors
- ✓ **Fire Protection Contractors**
- ✓ **Florists**
- ✓ **Food Distributors**
- ✓ Foundation Contractors
- ✓ Geo-Synthetic Membrane Manufacturers & Installation
- ✓ Grading Contractors
- ✓ **Grocery Wholesalers**
- ✓ **Hazardous Waste Remediation**
- ✓ Heating Contractors
- ✓ Heavy Construction Contractors
- ✓ **Ice Distributors**
- ✓ Inspectors
- ✓ **Landscaping / Lawn Care**
- ✓ **Locksmiths**
- ✓ Masonry Contractors
- ✓ **Medical Waste Collection & Disposal**
- ✓ Nurseries & Garden Centers
- ✓ **Paving Contractors**
- ✓ **Pest Control Companies**
- ✓ Plumbing Contractors
- ✓ Pool Maintenance & Repair
- ✓ Portable Toilet Rentals
- ✓ Recycling Centers
- ✓ Remodel & Repair Building Contractors
- ✓ Rigging Contractors
- ✓ Road Building Contractors
(where insured is not responsible for traffic control)
- ✓ **Roofing Contractors**
- ✓ Sheet Metal Work Contractors
- ✓ Siding Contractors
- ✓ Special Trade Contractors
- ✓ **Street Sweepers & Cleaning**
- ✓ Stucco Contractors
- ✓ Tank Cleaning & Repair
- ✓ Tree Trimming / Removal
- ✓ **Unarmed Security Guards**
- ✓ Waste Haulers
(limited to 20% residential operation)



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ANSWERS to our MOST FREQUENTLY ASKED QUESTIONS

• **Waiver of Subrogation and Blanket Additional Insured?**

We offer Blanket Waiver of Subrogation but we don't offer the Blanket Additional Insured endorsement however we can offer the Designated Insured endorsement with blanket wording. We would need a copy of the contract to be submitted for approval.

• **Symbol 1 Coverage? We quote 7,8,9 and/or 2,8,9. We will write Symbol 1 if....**

- Provide us with the insured's current Dec Page showing existing Symbol 1 coverage
- Insured's contract requires it or you need Symbol 1 to win the account

• **Can Falls Lake write \$1,000,000 UM/UIM Limits?**

- Falls Lake typically provides up to a maximum \$100k UM/UIM limit. If expiring limits are higher, we will accept a copy of the expiring Dec Page for increased limits consideration.

• **Waste Haulers and Cement Ready-Mix Operations?**

- 5 or more units
- Waste Haulers – maximum 20% residential operations

• **Environmental - No fracking, HAZMAT, or Salt Water Haulers**

• **Private Passenger Vehicles?**

Mix of fleet; Used in the scope of the business at least 75% of the time

• **Declinations for Adverse Loss Experience & Poor Safer/CAB Reports?**

(a.) If you can provide explanations for losses (i.e. one shock loss, accidents not at-fault with supporting documentation such as a police report or claims adjuster's notes, accidents are all physical damage and you are looking for a liability-only quote, etc.), we would be more than happy to reconsider. (b.) If the account contains Safer/CAB Violations, we may be able to reconsider if the insured has taken action to address and correct their violations. Unsatisfactory SAFER/CAB ratings is a referral to our Underwriter.

• **What if no MVR's?**

For drivers that are under 22 years old or 70 and older, please forward their MVR and provide what their driving duties are and what vehicle type(s) they will be operating.

NOTE: GMI can quote subject to favorable MVRs (on all other drivers) but all MVR's are required upon binding. At minimum standard and/or express costs, we can obtain MVR's for you and your clients.

* **Commission?** - 10%

- **Financing Available?** – YES, for our Monoline Business Auto program! Low interest rate and you get to retain your commission payment up front!





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PROHIBITED CLASSES (WE CANNOT WRITE):

- Amusement or carnival type vehicles, including those hauling amusement equipment.
- Any fleet with motorcycles, scooters, snowmobiles, golf cart, all-terrain vehicle (ATV), farm or similar vehicles
- Armored cars
- Auto rental and leasing
- Auto/truck dealers
- Autos used in racing or speed contest
- Autos primarily engaged in the delivery of mail and/or parcel post.
- Bulk liquid haulers/tankers (> 3,000 gallons)
- Buses (all types including public, school, private, or charter).
- Cattle and livestock operations
- Crane or drilling operations with cranes or other equipment attached.
- Couriers Services (> 100 mile Radius)
- Day care or camp operations
- Driveaway/towaway operations
- Emergency vehicles or trailers, including but not limited to those used by police and fire departments.
- Employee-owned vehicles (other than incidental non-owned).
- Entertainers
- Explosive contractors
- Farm equipment
- Fast food/pizza delivery
- Fraud conviction - Any risk in which an affiliated person has been found guilty of insurance and/or motor vehicle fraud
- Garage Operations
- Haulers, producers, or refiners of fuel, including but not limited to gasoline, oil, diesel, LPG, natural gas, and propane.
- Hazardous material haulers without separate pollution liability policy.
- Hi-rail vehicles (autos with flanged steel wheels attachment for driving on railroad tracks), except by referral if insured shows evidence of separate coverage for on-the-track operations
- House movers
- Invalid carriages
- Logging Operations
- Marijuana business (all types; including but not limited to autos used in legal medical, retail, wholesale, growing, and delivery)
- Mobile equipment, except mobile equipment subject to compulsory or financial responsibility or other motor vehicle insurance law. All cranes, not including boom trucks, are prohibited in all circumstances.
- Mobile home, motor home, or camper haulers or movers
- Motorcycles, motorized scooters or bicycles and similar motorized vehicles
- Moving and storage companies.





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PROHIBITED CLASSES (not inclusive):

- Nursing facilities, home health care, adult daycare or child daycare
- NY-based or operating residential and commercial garbage/trash pickup operations
- Oil and gas field (all types) drilling and well services risks; prohibition does not apply to engineering firms using private passenger and light vehicles. Petrochemical and similar permanent manufacturing locations/facilities are not considered oil and gas field operations.
- Passenger transportation/livery operations.
- Patient transfer vehicles
- Roadside service vehicles, other than towing
- Recreational vehicles
- Risk pulling double or triple trailers
- Risk pulling pole trailers
- Snowplowing (prohibition applies to roads-public streets and private roads in residential developments-and does not apply to work on parking lots and similar private property)
- Street and road paving and line striping contractors (on open or partially open streets or highways) where traffic control is the insured's responsibility.
- Swinging Meat Haulers
- Truckers - all radii (for these purposes, a "trucker" is any organization engaged in the business of transporting property for hire.
- Vehicles used to transport the disabled or handicapped
- Wreckers/tow vehicles

PROHIBITED EXPOSURES:

- Any risk subject to USDOT FMCSA regulation that has a SAFER Carrier Safety Rating of Conditional or Unsatisfactory – within the last 10 years.
- Any risk that transports hazardous commodities which the USDOT FMCSA requires a limit in excess of \$1,000,000 by the USDOT FMCSA, even if such limit is provided under other auto or transportation pollution liability policies.

