

## Miscellaneous business auto Our Specialty Auto products give you a new vehicle to drive sales



Zurich makes it easy for you to insure not-for-hire motor vehicles owned and operated by businesses whose primary service is within a 300-mile radius.

### Eligible exposures:

- Catering businesses
- Farms
- Dairies
- Household goods movers
- Wholesale and retail delivery
- Food delivery
- Mobile businesses
- Courier services
- Magazine and newspaper distributors
- Armored cars
- Manufacturing business
- Ready-mix operations (cement mixers, concrete pumpers)
- Funeral operations
- Vacuum trucks
- Street sweepers
- Contractors
- Cranes and boom trucks

## Ineligible exposures:

- Hazardous materials (Incidental hazardous materials, such as spray paint, household cleaners and batteries are acceptable.)
- Petroleum-based products (refer to petroleum haulers)
- For-hire, revenue-generating units (refer to trucking operations)
- Pizza delivery operations
- Triple trailers
- Regulated medical waste or biohazardous waste
- Mobile home or manufactured home toters
- Any risk hauling logs
- End dump or side dump trailers (refer to dumping operations)
- Student drivers
- Any risk that allows nonemployee passengers

## Requirements:

- Loss information for current and prior three years
- Complete VINs on all power units
- Complete drivers' list
- All drivers must have acceptable MVRs.

## Coverage features include:

- Automobile liability coverage limits up to \$5 million
- Uninsured/underinsured motorists, medical payments and personal injury protection
- Physical damage coverage
- Motor truck cargo
- Multi-line discounts available

*This information is intended as a general description of certain types of insurance and services available through Zurich. It is not an insurance contract.*

### Zurich Programs Business

13810 FNB Parkway, Omaha, Nebraska 68154  
www.zurichna.com/programs

Coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

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## Reporting Capabilities

We also offer flexible, real-time reporting capabilities. Line of business/coverage Reporting Basis options:

### Commercial Auto

- Liability (includes PIP, UM, UIM, Med etc), Physical Damage, Hired Auto, Trailer Interchange

### Inland Marine

- Motor Truck Cargo – Legal Liability Coverage Reporting Form

### Reporting Basis Options

- Mileage, Gross Receipts, Per Vehicle and Total Insured Value

## Convenience and efficiency – with Zurich

- Valuable and marketable Zurich brand recognition
- Risk engineering services to help improve safety
- Claims satisfaction rate of over 90% \*
- Abbreviated renewal questionnaire to simplify renewals
- Responsive and professional service

\* Based on Zurich's 2008 First Party Customer survey, administered by the University of Missouri-Kansas City.

## Billing

A variety of billing options are available, including billing frequency, down payment and installment options.

## For more information, contact:

