

## **Ineligible Classes**

1. Vehicles operated outside a 500-mile radius from place of principal garaging. If the vehicle remains inside the state of Nevada and exceeds the 500-mile radius, it is acceptable.
2. Vehicles garaged outside the state of Nevada.
3. Vehicles not registered in the State of Nevada.
4. Emergency vehicles of any type (i.e. police cars, fire trucks, ambulances, etc.).
5. Any type of Livery vehicles - public or private.
6. Security guard vehicles if the drivers and/or passengers carry firearms. No vehicles that carry guard dogs are acceptable.
7. Vehicles leased or rented to others by the insured.
8. Vehicles used to haul hazardous or explosive materials.
9. Steel haulers or Garbage trucks.
10. Vehicles that have permanently attached telescoping or "jointed" boom cranes.
11. Vehicles operating under time constraints including pizza delivery, fast food delivery or courier services.
12. Vehicles pulling triple trailers.
13. Trailer only policies.
14. For-hire trucking risks requiring Hired Auto Coverage greater than 25% of gross revenue.
15. Unbaffled tank trucks with a carrying capacity over 1400 gallons. Any glass-lined tank truck.
16. Mobile equipment, such as power shovels, cranes, rollers, drills, forklifts, chippers, trailers, or other vehicles designed primarily for off-road use.
17. Vehicles used as a living facility.
18. Kit cars, salvaged vehicles, dune buggies or vehicles with altered/modified suspensions.
19. Grey Market Cars.
20. Risks subject to the Motor Carrier Act of 1980.
21. Risks whose listed drivers have unacceptable violations on their driving record or the drivers do not have the appropriate driver's license.
22. In Transit Ready-Mix operations, Logging Trucks, Asphalt Haulers, Pipe haulers-steel or concrete using flat-bed trailers.
23. Any Topa insured who has had coverage canceled and rewritten/reinstated with a lapse in coverage more than twice in the past 12 months.
24. Risks desiring physical damage only coverage.
25. Any risk that does not meet the Driver/MVR STANDARDS.