

Truckers General Liability Program – NEVADA (08-03)

Purpose

The Truckers General Liability Program is designed to provide primary general liability coverage for small trucking operations. The program is simple to use with very specific guidelines for eligibility, simplified rating and standard policy coverage.

Eligibility

To be eligible for this program, the trucker must meet all of the following conditions:

1. The insured must be exclusively in the business of hauling goods for others. Towing operations are not eligible for this program.
2. The insured may perform no other functions (including setting up, assembling or installing the goods that he delivers).
3. The insured may operate no more than five power units, including those driven under the insured's authority by others.
4. The insured must purchase primary auto liability coverage with limits at least equal to those provided by the general liability policy.
5. All of the insured's premises must be located in Nevada.

Underwriting Rules

Coverage is provided under the standard general liability policy. Four limits of liability are available:

\$500,000 each occurrence, \$1,000,000 annual aggregate
\$750,000 each occurrence, \$1,500,000 annual aggregate
\$1,000,000 each occurrence, \$1,000,000 annual aggregate
\$1,000,000 each occurrence, \$2,000,000 annual aggregate

The minimum written premium for a policy is \$500. The minimum retained premium if the policy is cancelled at the request of the insured is 25% of the policy written premium at inception, subject to a minimum retained premium of \$125.

A fully earned policy fee of \$100 shall be charged.

No liability deductible coverage is available under this program.

Only the following additional insureds may be added to the policy. There is no charge except as noted.

Co-owners of premises with respect to their liability as such (use CG 2027)

Controlling Interests (use CG 2005)

Designated persons or organizations for whom the insured is hauling or sub-hauling (use CG 2026) –
\$100 flat charge for up to five (5) A/Is; \$25 flat charge for each A/I greater than five (5)

Mortgagees (use CG 2018)

Owners from whom premises have been leased (use CG 2011) - Flat charge of \$100

Certificates of insurance may be issued for an insured. In no event shall the certificate modify the coverage provided by the policy.

Rates

For eligible risks, the following rates apply:

| Territory | 500/1000 | 750/1500 | 1000/1000 | 1000/2000 | Territory |
|------------------|-----------------|-----------------|------------------|------------------|-------------------------|
| 005 | 550 | 600 | 650 | 700 | Carson City |
| 006 | 523 | 539 | 572 | 608 | Balance of State |
| 009-M | 550 | 600 | 650 | 750 | Metro Las Vegas* |
| 009-S | 523 | 539 | 572 | 608 | Balance of Clark County |
| 011 | 523 | 600 | 650 | 700 | Reno/Sparks |

* Metro Las Vegas includes the cities of North Las Vegas, Las Vegas, Henderson and Boulder City.