



AEON Insurance Group, Inc.

Towing and Recovery Program Information Guide

AEON Insurance Group Underwriting offices for Towing and Recovery Accounts

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Table of Contents

Table of Contents	2
Eligible Classes	3
Ineligible Classes	3
Coverage	3
Limits	3
Carrier & Territories	3
Quotations	4
Services Provided by AEON Insurance Services	4
Binding Requirements	4
Required Documents to Bind Coverage	4
Binding Authority	5
Driver Qualifications	5
Classification of Driver's License	6
MVR Standards	6
Inspections	6
Claim Reporting	6
Accounting	6
Renewals	6
Marketing	6



ELIGIBLE CLASSES

Towing and Recovery Operations with the following Garage Operations:

- * Tow Trucks with Storage Lot Operations
- * Tow Trucks Operators with Auto Repair
- * Tow Trucks Operators with Body Shops
- * Towing for Auto Auction Operations within a 200 mile radius and less than four cars
- * Towing for Hire Operations

INELIGIBLE CLASSES

Towing and Recovery Operations with the following Exposures:

- * Towers performing Involuntary Repossessions
- * Operations with a trucking/hauling exposure in excess of 15% of the total operation. The tractor trailer types must be used for towing buses, construction equipment or cargo from the scene of an accident

NOTE: WE ARE ABLE TO LOOK AT THE AUTO AND ON HOOK FOR THE FOLLOWING OPERATIONS EXCLUDING THE GENERAL LIABILITY OR GARAGE COVERAGE.

- * Operations that have a convenience store operation or Gas Sales
- * Salvage Operations
- * Used Auto Sales

COVERAGE & LIMITS OFFERED UP TO: (DEPENDENT ON THE CARRIER)

- | | |
|---|---|
| • General Liability | \$1,000,000/\$3,000,000 |
| • Garage Liability Limits | \$1,000,000/\$3,000,000 Aggregate |
| • Garage keepers | \$500,000 Per Location |
| • Automobile Liability Limits | \$1,000,000 CSL |
| • Automobile Physical Damage | (Written on Original Cost New Basis or Stated Amount Basis) |
| • Uninsured & Underinsured Motorist | (Non Stacked)
Minimum Statutory Limits |
| • Medical Payments (For both Auto and Garage) | \$1,000, \$2,000 or \$5,000 |
| • Personal Injury Protection | Minimum Statutory Limits |
| • Hired and Non Owned Liability | Limits equal to the Auto Liability |
| • On Hook Cargo (Limits Schedule Per Vehicle) | \$250,000 Maximum Limit |
| • Miscellaneous Property Floater Tools & Equip. | \$250,000 Maximum Total Values Limit |
| • Property Real and Personal | \$500,000 Any one Location |



TO OBTAIN A QUOTE SUBMIT THE FOLLOWING

- AEON's Completed Application and Garage Supplement with Accord Supplement for Property and/or Miscellaneous Equipment Floater.
- Completed schedule with both the Original Cost New Values and Stated Amount Values and the On Hook Cargo Limits and Deductibles
- Four Years Company Loss Runs
- Completed Employee List Indicating ALL Employees and their job title
- MVR's for ALL Employees
- AEON's New Business Supplement Questionnaire for towers in business less than FIVE years

SERVICES PROVIDED BY AEON INSURANCE GROUP/EAST

- Toll Free Number - **800-449-2909**
- COMPETITIVE COMMISSIONS
- Experienced and Professional Underwriting Staff
- QUICK TURNAROUND TIME ON QUOTES, POLICY ISSUANCE AND ENDORSEMENTS
- PREMIUM FINANCING AVAILABLE – QUOTES ARE PRESENTED AT TIME OF QUOTING

BINDING REQUIREMENTS

All quotes are indications until ALL required documents have been submitted, reviewed and accepted by AEON. All coverages are stipulated in the quotes received from AEON. It is the agent's responsibility to review and verify that the coverage quoted is the coverage the insured has requested. Any change in coverage at time of binding is subject to review and approval by AEON.

REQUIRED DOCUMENTS TO BIND COVERAGE

1. AEON's Application and supplements duly signed and dated by the INSURED AND PRODUCING AGENT. A fax Copy Is Required to Bind Coverage. There is no need to mail the original.
2. Application MUST be complete, including the insured's PHONE NUMBER, FULL VIN numbers, FEDERAL ID#, ALL LOSS PAYEE and ADDITIONAL INSURED INFORMATION.
3. All Application Questions Answered.
4. MVR's that are within 60 days of the binding date for ALL EMPLOYEES PRIOR TO BINDING.
5. Currently valued Company Loss Runs for the past 4 years (For All FLEET ACCOUNTS) NON Fleet Accounts; the Loss Section Must be completed including Name of the Carrier and loss data. Company Loss Runs to be supplied within 45 days of Binding.
6. UM Selection / Rejection and or PIP Selection/Rejection, Signed and Dated by the Insured.
7. Other applicable required documents listed on the quote under "Subject To".



Binding Authority

All Binding authority rests with ÆON Insurance Group, Inc. You must supply a written request for binding that includes the proposed effective date and the agreed upon premium. It must be faxed prior to the proposed effective date to our office. **COVERAGE CANNOT BE BACKDATED.**

Drivers and Motor Vehicle Reports

ALL NEWLY HIRED DRIVERS MUST SUBMIT THEIR MVR AND BE APPROVED PRIOR TO OPERATING ANY VEHICLE INSURED ON A POLICY. THE MVR MUST BE LESS THAN 30 DAYS OLD.

MOTOR VEHICLE REPORTS – PRIOR TO BINDING

1. Name, date of birth and driver's license number must be obtained on all owners, active spouses, corporate officers and employees for the purposes of ordering Motor Vehicle Reports.
2. Employees not possessing a valid driver's license will be automatically excluded from the policy. If the Owner does not possess a valid driver's license, the risk is unacceptable.
3. All individual motor vehicle records must meet the qualifications outlined under the section entitled *Motor Vehicle Qualifications*.

MOTOR VEHICLE QUALIFICATIONS

Driver Requirements -- Drivers must have a minimum of two years' driving experience operating similar type commercial vehicles.

Note that some of our carriers have tighter restrictions and require that the driver have a minimum two years actual tow truck experience.

DRIVER QUALIFICATIONS

- **All Drivers must be a minimum of 22 years of age and 23 years old for Class "A" CDLs.**
- **ALL Excluded Drivers are excluded from the policy vehicle coverage. At AEON's direction the insured must either sign a driver exclusion or provide a letter on company letterhead stating, "the driver will not operate the vehicles covered by this policy. Failure to comply will result in reimbursement of all claims and expenses incurred by the carrier by the insured."**

Note: This exclusion or letter must be received within 72 hours to avoid cancellation of the policy.



MVR Minimum Requirements

A Driver must be excluded if any of the following violations have occurred within the last (36) months:

- Driving While Impaired.
- Driving While License Suspended or Revoked.
- Possession of controlled substance, or open container.
- Failure to report an accident or leaving the scene, regardless of the amount of damages.
- Felony involving a motor vehicle.
- Passing a stopped school bus.
- Speeding in a school zone.
- Careless and Reckless Driving (If the state has imposed the maximum points.)
- Speeding 20 miles above the posted speed limit.

CERTIFICATION OF COVERAGE

Only the agent of record contracted with AEON is allowed to issue certificates. All Certificates issued **MUST** be submitted to AEON for approval. Incorrect certificates will be Voided and returned to the cert holder with a copy faxed back to the agent. If the certification is voided a new cert must be issued.

INSPECTIONS

All accounts and their locations are subject to inspection. If the account is to be inspected at the inception of the policy the cost will be included with the quote.

CLAIMS HANDLING

All claims should be reported directly to the Insurance companies. 800 phone numbers are available for reporting.

Empire Fire and Marine Insurance Company; 800-228-9283

Specialty Underwriters Alliance; 877-782-3291

ACCOUNTING

All agents are requested to pay based on Account Current. Monthly statement will be forwarded to your agency. For questions call Linda Eustice at 4030 Moorpark Ave. Suite 110, San Jose, CA 95117. Phone: 800-683-8600, Fax: 408 779-7399.

Financed Policies

All financed policies are subject to the following cancellation standards:

First Cancellation – the policy can be reinstated (Subject to Underwriter review)

Second Cancellation – the policy **MUST** be paid in full prior to consideration for reinstatement (Subject to Underwriter review)

*** Reinstatement request must be submitted in writing from the Finance Company prior to any consideration.

RENEWALS

Renewals will be processed in accordance with each state's regulations.

MARKETING

Contact Mark Sedlacek at 1-866-490-5888 or Gerald Bushey at 1-800-449-2909.