



AEON Insurance Group, Inc.

Auto Transporter Program Highlights

AEON Insurance Group Underwriting Contact for Auto Transporter Accounts

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ELIGIBLE CLASSES

This program is intended for Auto Transporter accounts. While ancillary operations do occur our primary emphasis and goal is the Transporter operation.

A. Eligible Classes

1. This is intended to provide a property and casualty coverages for Auto Transporters engaged primarily in hauling private passenger autos and light trucks for New Auto Dealers, Auctions, Relocations and transport for Private Purchases.
2. An Auto Transporter may include related facilities or operations generally limited to Towing or Auto Service operations.

B. In addition to the above, the following related operations may be written only in combination with another specified operation, therefore may NOT be written, stand alone.

1. Repair shops
2. Body Shops
3. Towing Operations (May be written in Tow Program)

INELIGIBLE CLASSES

1. Drive Away or Truck delivery
2. Transporting Salvage Vehicle
3. Transporting Boats or Recreational Vehicles
4. Any account where total revenues from all Auto Transporting is less than 51%
5. Repair shops with major engine repairs/rebuilds.
6. Auto Brokerage operations

COVERAGE & LIMITS OFFERED UP TO:

• General Liability	\$1,000,000/\$3,000,000
• Garage Liability Limits	\$1,000,000/\$3,000,000 Aggregate
• Garage Keepers	\$500,000 Per Location (Higher may be available)
• Automobile Liability Limits	\$1,000,000 CSL
• Automobile Physical Damage	(Written on 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
• Commercial Inland Marine Cargo	\$500,000 (Higher may be available)
• 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

- Acord applications for all desired lines of coverage:
 - Acord 125 Applicant Information
 - Acord 132 Truckers/Motor Carriers
 - Acord 129 Vehicle Schedule
 - Acord 163 Driver Information
 - Acord 137 State Coverage Information
 - Acord 194 For State Federal Filings
 - Acord 126 General Liability
 - Acord 128/138 Garage (if needed)
- AEON's Transporter Supplement
- Completed schedule with both the Original Cost New Values and Stated Amount Values.
- Currently valued company loss runs for prior four (4) years
- Completed Employee List Indicating ALL Employees and their job title
- MVR's for ALL Employees

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 UM Selection / Rejection and or PIP Selection/Rejection, Signed and Dated by the Insured.
6. 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.

DRIVER QUALIFICATIONS

- **All Drivers must be a minimum of 23 years of age (25 for Long Haul)**
- **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 may 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; 888-680-8003

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.