



INNOVATIVE INSURANCE SOLUTIONS, INC.

1701 County Road Suite S
Minden NV 89423-4465

www.iisi.com

4474
877-411-1151
329 4474
877-FAX-1151

SMALL FLEET TRUCKING PROGRAM OVERVIEW

Program Overview

- Available Coverages: Auto Liability, Auto Physical Damage, General Liability
- Requirement: 2 years of primary liability coverage. Will consider clean risks with 1 year loss history.

Acceptable Types Of Trucking Operations

- Intermediate to Long Haul Operations
- Flatbed
- Dry Van
- Household Goods Movers
- Less-than-Truckload (LTL)
- Owner / Operators
- Auto Haulers
- Refrigerated

Documents Needed To Quote

- Completed Applications
- Current MVR's
- IFTA Reports or Schedule B (CA Risks)
- Loss Runs
- US Dot #/MC # and any other state filing #'s. If Insured operates under another parties authority, please provide the US Dot # / MC #.

Driver Requirements

- Two years commercial driving experience and proper license to operate the vehicle driven.
- No more than three moving violations within the last three years.
- If owner/operator, cannot have more than two moving violations within the last three years.
- No more than one moving violation within the current driving year.
- DUI's and careless/reckless convictions have to be more than five years old to consider.
- Between 23 and 65, but can consider a driver over 65 with a long form medical.
- Drivers between 23 and 25 must have a clean driving record.
- Driver cannot have more than one chargeable accident within the last three years and cannot have more than one chargeable accident and one moving violation within the past three years.

Unacceptable Types Of Trucking Operations

- Hazardous waste
- Fuel products
- Logging or pulpwood
- House movers/mobile home movers
- Carnival or circus operations
- Time sensitive local delivery business
- Residential or commercial waste/trash/garbage haulers
- Haulers of swinging or hanging meat
- Negative net worth or operating ratios over 100
- Cattle / Horse Haulers
- Sand and gravel
- Catering trucks
- Livery
- Emergency vehicles
- Star route mail carriers
- Armored trucks
- Steel haulers (acceptable for 25 or more units)
- Unacceptable financial condition:
- Pattern of net loss over a period of time
- Boat Haulers