



# CALIFORNIA COMMERCIAL AUTO

# APPETITE

Online Bind Eligibility is now available for many classes within Breeze! If your risk is eligible, you will see a "Bind Now" button on the final screen of the Breeze rater. Please note that MVRs are not automatically pulled in CA. Classes in bold below may be eligible for immediate online binding.

## CONTRACTORS

- **Artisan Contractors**
- Cement/Road Construction
- Cleaning Services
- **General Contractors**
- **Landscaping Services**
- **Oil & Energy**
- Property Management
- Public & Private Utilities
- **Security Services**

## DELIVERY/MOBILE BUSINESS

- **Mail/Package Delivery**
- Mobile Beauty/Barber Shops
- **Mobile Health Vehicles (Bloodmobiles)**
- Mobile Pet Care
- **Mobile Stores**
- Roadside Service
- **Bookmobile**
- **Couriers**
- **Food Delivery**
- **Food Trucks**

## MEDICAL VEHICLES

- Clinic & Hospital Vehicles
- Doctor & Professional Health Vehicles
- Medical Transportation (Emergency/Non-Emergency)

## PUBLIC AUTOS

- Charter/Sightseeing Buses
- Courtesy Transport
- Daycare Transportation
- Employee Transportation
- Funeral Vehicles
- Staffing Agency
- Senior Citizen/Social Service Agency Vehicles
- **Taxi**, Limousine, & Airport Transportation

## RETAIL & WHOLESALE

- Equipment Rental
- Manufacturing
- Repair Services
- Retail Businesses
- **Wholesale/Distributor**

## SUBMISSION TIPS

For the quickest quote turnaround, rate 1-10 power units on Breeze and provide:

- Loss runs (required)
- Explanation of losses over \$100,000
- Complete drivers list with license numbers
- Vehicle list with VINs
- Filings
- Target/Renewal premium
- Short narrative of business operations
- Send 11+ power unit risks to our fleet team at [auto@bhhomestate.com](mailto:auto@bhhomestate.com)

## AUTOMOTIVE/TOWING

- **Automotive Services**
- Auto, Camper, Truck, Motorcycle Dealerships
- Gas & Service Station
- Parking Garage/Lot
- Rental Vehicles
- Service & Repair
- **Towing**

## TRUCKING

- **Agriculture, Farming, & Livestock**
- **Auto Transport**
- **Dumping Operations (Dirt, Sand, Gravel)**
- **General Commodity**
- **Logging Operations**
- **Heavy Equipment/Oversized Loads**
- **Household Goods Mover**
- **Oil & Energy**
- **Scrap Auto/Metal Haulers**

For-hire General Commodity and Car Carrier risks have been added to the growing list of classifications where BHHHC can offer instant online bind eligibility. At this time only 1 and 2 unit for-hire trucking risks are eligible for quoting.

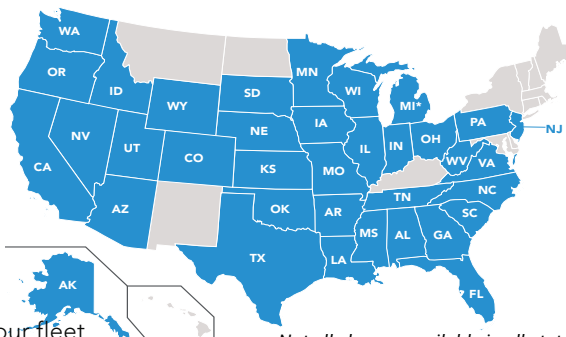
## ALL OTHER CLASSES

- **Driver Training Autos**
- **Salesperson's Autos**
- And more!

## EXPOSURES TO AVOID

- ✗ Trucking Brokerage
- ✗ Risks hauling to landfills
- ✗ Anhydrous Hauling
- ✗ Monoline Physical Damage
- ✗ Corrosive Hazmat
- ✗ Coal Haulers
- ✗ Sugarcane Haulers
- ✗ Multi-state Movers (ICC)
- ✗ Ice Cream Trucks

## STATE AVAILABILITY



Not all classes available in all states.  
\*Restricted to agents domiciled in that state.

[bhhc.com](http://bhhc.com) 800.488.2930  
[auto@bhhomestate.com](mailto:auto@bhhomestate.com)

**Berkshire Hathaway**  
HOMESTATE COMPANIES

Berkshire Hathaway Homestate Insurance Company • BHHHC Special Risks Insurance Company • Continental Divide Insurance Company  
Cypress Insurance Company • Oak River Insurance Company • Redwood Fire and Casualty Insurance Company

PO Box 31145, Omaha, NE, 68131

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