

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.

CONTRACTORS

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

DELIVERY/MOBILE BUSINESS

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

MEDICAL VEHICLES

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

PUBLIC AUTOS

- Athlete/Musician 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

Rate 1-10 power units on Breeze and provide:

- Loss Runs (if 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

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
- Intrastate Household Goods Movers
- 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.

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
- ✗ Interstate Household Goods Movers
- ✗ Ice Cream Trucks
- ✗ Interstate Charter & Inter-City Buses
- ✗ Risks in-force with National Indemnity group of companies
- ✗ Mexico exposure
- ✗ Multi-unit new ventures with federal filings

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