



CALIFORNIA COMMERCIAL VEHICLE REFERENCE GUIDE

Discounts

- New Business
- In-Agency Transfer
- Paid-in-Full
- Package
- Affiliated Package
- Association
- Multi-Policy
- Business Experience
- Business Type
- Paperless
- EFT/Auto Pay
- Commercial Driver's License
- Telematics
- Smart Phone Safe Mode
- And more...

Quoting Tips

- Easily search occupations by business type, SIC or NAICS code
- Select / reject all household drivers, enter all employees and select driver status
- Personal auto types, including cars, pick-up trucks and vans, are now based on the VIN # and rated as Actual Cash Value
- Commercial trucks are rated on Stated Amount and Gross Vehicle Weight (GVW)
- Quickly quote and bind up to nine power units
- Fleets (10 or more power units) require underwriting approval and receive discretionary pricing

Program Highlights

- Over 700 classes of business available for rating
- Coverages: Any Auto, Owned Auto, Hired Auto, Non-Owned Auto, Drive Other Car, Motor Truck Cargo, Motor Truck Cargo Refrigerated Breakdown, Motor Truck General Liability, Tools, Broadened Coverage, Non-Truck Liability, Trailer Interchange, Pollution Liability, Accidental Death and Dismemberment (AD&D), Mobile Equipment, Rental Reimbursement with Breakdown Coverage, Roadside Assistance and Pet Coverage
- \$1,000 of Custom Equipment Coverage included on personal auto types
- Mileage radius options for local and extended business needs
- Business and personal use available on personal auto types
- Local & intermediate trucking coverage
- Personal use available on heavy duty vehicles
- Liability limits up to \$1M CSL with underwriting approval
- State and federal filings available, including UIIA
- Optional Step-Down Liability Coverage Policy Contract
- Unlimited additional insureds including blanket option
- New business ventures and start-ups
- Sole proprietors, partnerships and corporations

Flexible Pay Plan

- Down payments as low as 10% for qualified risks
- Six and 12-month policy terms
- AutoPay (EFT) by check or credit card
- Direct bill options

Popular Markets

Contractor/Tradesman

- Carpentry
- General Contractors
- Painters
- Electricians
- Handyman
- Plumbers
- Heating and Air Conditioning
- Flooring Specialists
- Roofers
- Siding Installers
- Masonry
- Landscaping/Lawn care
- Tree Trimming/Removal
- Service Business

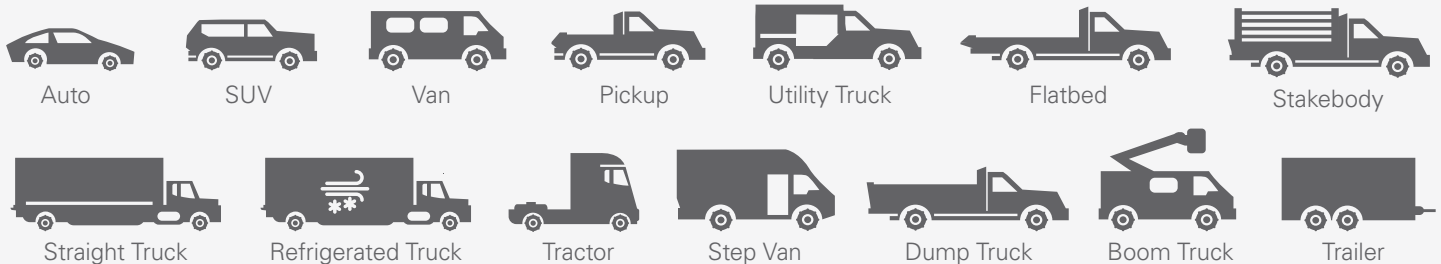
Service Businesses

- Accountants/Consultants/Realtors
- Janitorial/Maid Services
- Carpet Cleaning
- Repair Services
- Cable Installers
- Pool Cleaning
- Inspectors
- Interior Decorators/Design
- Florists
- Photographers
- Surveyors
- Locksmiths
- And other service businesses...

Other Markets

- Farming
- Shuttles (not for hire/fee)
- Catering/Food Trucks
- Grocery Wholesalers
- Bakeries
- Wholesale/Manufacturing
- Funeral Services
- Apparel Manufacturing
- Furniture/Appliance Delivery
- Automotive Parts Stores
- Concrete/Paving Contractors
- Debris Removal
- More markets available...

Most Common Vehicle Types



Unacceptable Risks

- Stated amount > \$250,000
- Livery/Passenger Transport (Fee)
- Asphalt/Cement delivery
- Firearm-required risks
- Garbage hauling (Roll-ons allowed)
- Glass-lined tanks
- 1,400+ gal. un baffled tanks
- Government entities as named insured
- Physical Damage on salvaged vehicles
- Mobile home haulers
- Steel, coal, log haulers
- Time-constrained risks
- Hazardous material hauling
- Residential/Package Delivery

How to Contact Us

Customer Service

1-877-468-3466

Customer Claims

1-800-468-3466

Policy Service Website:

www.NatGenAgency.com

Mailing Address:

National General Insurance
5630 University Parkway
Winston-Salem, NC 27105

NatGenAgency.com

- Immediate rates — or a response within 72 hours for underwriting referrals
- Real-time endorsement quotes and binding
- Policy documents available online, on-demand
- Certificate issuance directly from our policy system