

PROGRESSIVE®



California

Commercial Auto Product Guide

NEW BUSINESS: AUGUST 22, 2023

RENEWAL BUSINESS: AUGUST 22, 2023

REVISED SEPTEMBER 1, 2024

For the most recent version, please go to
ForAgentsOnly.com/InsuranceProducts/productguides.

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PROGRESSIVE COMMERCIAL

Progressive Commercial gives you and your customers:

24/7 Progressive Claims Service: Over 10,000 claims representatives—including our heavy truck experts—work hard to keep your commercial customers on the road and in business following a claim.

Broad acceptability: Our commercial coverages are available for a wide range of businesses, vehicles and drivers, including established companies, new ventures, higher-risk drivers, and preferred drivers with zero points.

Ease of use: [ForAgentsOnly.com \(FAO\)](https://foragentsonly.com) is your one-stop-shop for selling and servicing Progressive Commercial. And your customers can quickly make a payment or view the status of a claim via progressivecommercial.com.

Exceptional customer service: Your commercial customers rely on you, but they also have the option to call us at 1-800-444-4487 to access billing information or make a payment.

To report a claim, they can call us anytime at 1-800-274-4499.

A wide range of products: In addition to being the country's number one commercial auto and truck insurer, we're also a leading provider of auto, RV, motorcycle, and boat and personal watercraft insurance.

If you have any questions, please contact your sales representative, or call our 24-Hour Agency Services team at 1-877-776-2436.

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This product guide contains confidential and proprietary information belonging to Progressive and provides summary information about our insurance products, but does not supplement or modify the provisions of any insurance policy. Definitions and descriptions within apply to new business policies written on or after the new business effective date. In the event of a conflict between this product guide and any insurance policy, the provisions of the insurance policy shall prevail. Do not distribute or otherwise share this guide or other prior versions.

California Discounts and Savings

Get the best rate for your commercial customers with substantial discounts and savings!

COMMERCIAL
AUTO
DISCOUNTS
AND SAVINGS

ELECTRONIC FUNDS TRANSFER (EFT) DISCOUNT

An EFT discount is available to certain business types. Policies that qualify will receive a discount of up to 7% if an EFT bill plan is selected.

SNAPSHOT PROVIEW® SAVINGS

Customers who share their driving data with Progressive can enroll in Snapshot ProView. ProView customers receive savings of 5% to 8% or more at enrollment. ProView customers also get safe driving tips via email and access to our Fleet Dashboard.

SMART HAUL® SAVINGS

For-hire trucking customers with an electronic logging device (ELD) can enroll in Smart Haul. At new business, customers enrolled in Smart Haul with a partner vendor ELD receive at least a 5% discount, but some with an established safety record can save 12% or more. Those with a non-partner vendor ELD will save 3%. Savings are guaranteed and locked for 12 months.

MULTI-PRODUCT DISCOUNT

A policy will be eligible for a discount of up to 8% if there are fewer than 10 power units scheduled and the named insured has an in-force General Liability (GL), Business Owners, Garage Liability, or Trucking GL policy. Current in-force declarations page must be provided. Trucking GL proof must show 12 months continuous coverage.

	Savings	Offered in these programs
Electronic Funds Transfer	Up to 5% Liability Up to 7% Physical Damage	- For-Hire Specialty - For-Hire Transportation
Snapshot ProView	5% – 8% or more	All
Smart Haul	3% 5% or more	- For-Hire Transportation with a non-partner vendor ELD - For-Hire Transportation with a partner vendor ELD
Multi-Product	5% Liability / 8% Physical Damage 5% Liability / 5% Physical Damage 1% Liability / 3% Physical Damage 0% Liability / 5% Physical Damage	- Service - For-Hire Transportation - Logging and Dirt, Sand, and Gravel - Retail - Contractors (excluding Landscapers) - Other For-Hire Specialty

Note: Savings are subject to change and may vary by coverage, program, business type, and state.

Renewal Checklist

Review this checklist *before* a Commercial Auto policy is up for renewal. It will help you get our most competitive program for your commercial customer—so you can keep them for the long haul!

- Telematics (most states):
 - Add Smart Haul (Tractor with ELD) at renewal to save **3%** to **5%** or more*
 - Add ProView (non-ELD) at renewal to save **5%** to **8%** or more*
- Heavy Truck Roadside Assistance coverage
- EFT Discount: **5%** or more*
- Review radius (10% of miles allowed outside of radius)
- Stated Amount review: Determine each vehicle's current retail value including any permanently-attached equipment, taking condition, mileage, location, and upgrades into consideration.
- Review deductibles
- Verify drivers
- Review commodities

*Approximate discounts; program features (discounts, savings, coverages, and more) may vary by state.

Contact Information

AGENCY-DEDICATED WEBSITE (quote new business, manage policy activities, process endorsements, make a payment, retrieve claims information, view/print product guides)

ForAgentsOnly.com (FAO)

AGENCY SERVICES (policy questions, licensing, and compliance)

1-877-776-2436

CLAIMS SERVICE (24/7 access—all across the U.S.)

1-800-274-4499

COMMERCIAL AUTO FAX

1-800-556-0014

CONSUMER WEBSITE

progressivecommercial.com

CORRESPONDENCE ADDRESS

Progressive Commercial
P.O. Box 94739
Cleveland, OH 44101

CUSTOMER SERVICE (24/7 access for insureds)

1-800-444-4487

BILINGUAL CUSTOMER SERVICE

1-888-505-5250

SMALL FLEET (10+ power units)

1-888-515-3296

fleet@commercial.progressive.com

SALES (all sales-related issues, including commercial auto program education and state-specific market issues)

Contact your state-specific commercial auto representative. Contacts can be found on the "State Updates" page on [FAO](#).

TECHNICAL SUPPORT

1-800-695-4050

Include your five-digit agency code on all faxed and mailed correspondence.

Quoting Commercial Auto

The easiest way to write business is to quote, bind and upload applications for eligible risks of one to nine vehicles from our agency-dedicated website, ForAgentsOnly.com (FAO).

UNDERWRITING OVERVIEW

Progressive Commercial uses the following as part of the criteria for determining rates. **These rating factors will cause the greatest impact on determining the final premium:**

Business Type

Be sure to choose the most appropriate business type in order to accurately rate your customers. [See page 11 for details.](#)

Financial Responsibility (FR)

Financial responsibility is based on a customer's use of credit and bill-paying behavior. See the Details button on the Point of Sale (POS) screen for the credit vendor's contact information. [Also see page 10 for details.](#)

Drivers

It's essential that all individuals who drive or are expected to drive a covered vehicle are listed on the policy. [See page 8 for details.](#)

USDOT Number

Progressive uses operating history collected by the FMCSA in determining rates for businesses that have a USDOT number. [See page 10 for details.](#)

See our [Commercial Underwriting Guidelines](#) for a comprehensive look at our Commercial Auto underwriting, including acceptability and appetite, process, and training.

QUESTIONS ABOUT FINANCIAL RESPONSIBILITY SCORES

- A customer suspecting credit report inaccuracies may obtain a copy of the report by calling the credit bureau. Agents may not request this information; only the customer may contact the credit bureau vendor.
- Progressive uses Experian, Equifax or TransUnion as suppliers of financial responsibility information.
- See the Details button on the Point of Sale (POS) screen for the credit vendor's contact information.

CREDIT INFORMATION TEAM

The Credit Information Team can provide commercial customers with a personal insurance credit inquiry report, and can also provide reasonable exceptions based on prior credit history for persons whose credit is

negatively influenced by extraordinary life events. The team is available toll-free at 1-800-876-5411. Due to privacy constraints, customers must make the call themselves, although they are welcome to include their agent via a conference call.

VALID PROOF OF PRIOR INSURANCE

One of the elements used in rate determination is proof of prior insurance. Continuous liability or physical damage coverage for at least one year is considered valid proof of prior insurance. Please encourage your customers to provide documentation that shows:

- Liability or physical damage coverage that shows the named insured listed on the Progressive Commercial policy as the named insured on the prior policy (Exception: A policy listing the spouse as the named insured is acceptable as long as the Progressive Commercial named insured is listed as a driver)
- Limits of coverage
- Effective dates of coverage

Acceptable proof of prior insurance documentation:

- Agency management print screen
- Certificate of Insurance
- Declarations page
- ID card showing liability limits
- Insurance company letter
- Nonrenewal notice
- Recent bill
- Renewal notice

RADIUS GUIDELINES

We allow an unlimited radius for all vehicles except tractor-trailers requiring primary liability coverage for business use. Non-Trucking Liability and non-business use policies are also permitted an unlimited radius. Tractor-trailers requiring primary liability coverage are permitted a 500-mile radius for all uses. We audit for radius and will ask for mileage logs for verification on select risks. (Note: Select agents may access unlimited radius for tractor-trailers requiring primary liability.)

Quoting Commercial Auto (Cont'd)

COMMISSION

10% on New Business and 10% on Renewals

FILINGS

Once a filing is made, a vehicle cannot be removed from a policy unless the vehicle is sold or salvaged (excluding an SR-22 filing). A bill of sale or salvage documentation must be submitted to have the vehicle removed from the policy. The following minimum limits are required for the listed filing:

Filing Type	Minimum Limits	Truck Cargo* Filing Available?	Fully Earned Fee
SR-22 For listed drivers only	15/30/5 or 100 CSL	N/A	\$50 New Business \$25 Renewal
State All commercially owned or operated vehicles must be listed and insured on our policy	300 CSL for vehicles \leq 10,000 lbs. GVW; 500 CSL for vehicles $>$ 10,000 lbs. GVW	Yes	\$35 New Business \$0 Renewal
Federal** All commercially owned or operated vehicles must be listed and insured on our policy	300 CSL for vehicles $<$ 10,000 lbs. GVW; 750 CSL for vehicles $>$ 10,000 lbs. GVW	No	\$35 New Business \$0 Renewal

*Call Progressive for minimum limits

**Progressive will issue the federal filing under the named insured's name associated with their USDOT number. To verify the USDOT number, enter it at the prompt on the Start screen of the quote or enter the carrier name or USDOT number in the FMCSA's SAFER website (<https://safer.fmcsa.dot.gov/CompanySnapshot.aspx>).

Please note: For filings requiring a 35-day notice of cancellation, we will continue to earn premium during this period, plus mailing time, regardless of the reason for cancellation.

To obtain a filing, agents and their customers can call Progressive to talk to a customer service representative 24/7; however, requests for Federal, State or SR-22 filings cannot be handled 24/7. For prompt issuance of a filing, please call 1-877-776-2436 Monday through Friday, from 6:30 a.m. to 4:30 p.m. Eastern Time. We typically issue filings within 48 hours of receipt.

Or, agents can request a filing or SR-22 when quoting a risk in ForAgentsOnly.com (FAO). (Note: Agents can also add an SR-22 to an existing policy via the servicing screens in FAO.)

Quoting Commercial Auto (Cont'd)

PHONE QUOTES

For those risks that cannot be quoted on our rating software, receive a quote for risks of one to nine vehicles (power units plus trailers) over the phone by calling 1-877-776-2436. Phone quotes are available 6:30 a.m. to 2:00 a.m. Monday through Friday, 8:00 a.m. to midnight on Saturday, and 8:00 a.m. to 2:00 a.m. on Sunday (Eastern Time).

Note: Information required to receive a phone quote includes (1) customer's phone number; and (2) first and last name (or business name if a partnership or corporation).

DRIVER GUIDELINES

Anyone who drives or is expected to drive any vehicle covered by the policy, in any capacity during the policy period, must be a listed and rated driver. The frequency with which they drive does not matter.

Note: Drivers may be excluded from coverage in some states.

While delays in adding a new driver may occur, new drivers should be added to the policy as soon as possible. If a covered loss involves a driver who is not listed on the policy, we'll need to conduct an investigation to confirm there was no intentional misrepresentation or fraud. Additionally, we will add that driver to the policy, unless the customer requests driver exclusion (if permitted) or can provide proof of termination. Policies with one or more unlisted driver claims may be cancelled or nonrenewed in accordance with state laws.

Note: Policies may be subject to a premium increase if there are drivers licensed outside of the policy state.

SMALL FLEET SUBMISSIONS

We accept small fleet risks of at least 10 power units (up to a maximum of 40 total units, including trailers) that meet the eligibility criteria featured on the [Small Fleet page](#) in FAO. If the risk is eligible, select one of the three options below to get a fleet quote.

- Option 1: Email a completed **Small Fleet Quoting Spreadsheet** (access via the [Small Fleet page](#) in FAO; Excel required) to fleet@commercial.progressive.com and include three-year loss runs with no lapse from current/prior carrier(s), dated within 75 days of requested effective date.
- Option 2: Email a completed **Small Fleet Supplemental Application** (access via the [Small Fleet page](#) in FAO) to fleet@commercial.progressive.com and include:
 - Company information
 - Driver information
 - Vehicle information
 - Coverage information
 - Three-year loss runs with no lapse from current/prior carrier(s), dated within 75 days of requested effective date
- Option 3: Complete all **quoting screens in FAO** and email three-year loss runs with no lapse from current/prior carrier(s), dated within 75 days of requested effective date, to fleet@commercial.progressive.com.

Note: Typical timing is two weeks, but may be as fast as seven days if all information is provided at submission. Underwriting manually reviews all submissions and may follow up with additional questions. Exceptions cannot be made for last minute quotes. Please submit applications no less than two weeks prior to desired effective date.

Quoting Commercial Auto (Cont'd)

VIOLATIONS/ACCIDENTS

Fault Determinations

Under California law, drivers cannot be charged for an at-fault accident that occurs when using their personal vehicle for nonbusiness use unless the driver is found to be principally (at least 51%) at fault and:

- anyone was injured in the accident; or
- there was property damage and/or a collision and damages exceeded \$1,000.

Drivers also will not be charged for an at-fault accident that occurs when using their commercial vehicle for business purposes unless the driver is found to be at fault and damages exceeded \$500.

Accident Dispute Process

The company may require the applicant to provide support of at-fault status in certain situations, including incidents not disclosed by the applicant, incidents not listed on the CLUE (Comprehensive Loss Underwriting Exchange) report, incidents listed only on the MVR, multiple instances of similar incidents, and incidents where we ask you to choose fault or provide additional details about the accident within the quote system.

If at any point during the quote there is a lack of sufficient information to determine whether an incident is considered at fault (including answering "I don't know" to questions about the incident in the quote flow), the company will not consider the incident at fault, and the impact will not be included in the premium for the policy. Post-sale, a request for more information to determine at-fault status will be sent to the customer. Acceptable documents providing sufficient details of the loss to determine at-fault status include:

- Letter or document from the insurance carrier at the time of the accident (on their letterhead) indicating fault;
- Police report indicating fault;
- Copy of the CLUE report from LexisNexis showing the accident was corrected/removed; and
- Copy of the court documents indicating fault or showing the accident was expunged or erased.

Failure to respond or to provide sufficient information in a timely fashion will result in the incident being considered at-fault in accordance with relevant personal or commercial statutes, and the policy premium will be adjusted accordingly.

Please keep all accident fault determination documents in your agency files.

Commercial Auto Rating Software

POINT OF SALE (POS)—ORDERING FINANCIAL RESPONSIBILITY (FR), VIN, CLUE (CLAIMS LOSS HISTORY), AND MVR

Ordering POS information is required to generate the best rate available for eligible risks. Ordering reports prior to upload means fewer updates, improved retention and more satisfied customers. (A policy eligible for FR cannot be uploaded if FR has not been ordered.)

The premium range that appears without ordering FR is a great tool to quickly determine the lowest premium possibility before continuing on to order FR.

ORDERING FR

- Have the customer's name, address, date of birth, and Social Security number available.
- Be sure to read the customer the credit authorization that appears on the screen.
- For sole proprietors, FR can only be ordered on the primary named insured, who must also be listed as a driver on the policy (but can be excluded if permitted by the state).
- For closely-held corporations and partnerships, FR should be ordered on the business principal if he or she is involved in the daily operation of the insured business. (The president or CEO is considered the business principal of a corporation, while the partner responsible for the management of the business is considered the business principal of a partnership.) The business principal does NOT need to be a driver to be considered involved in the business.
- Be sure to include full name, home address (not business address, if different), and date of birth of the individual to avoid inaccurate or unavailable FR information. If credit information is not available for the individual, we will ask for the Social Security number later in the quote. A customer has the right not to provide his or her Social Security number, but this may result in unconfirmed FR and possibly a higher premium.
- You will not receive any information contained in the customer's credit report; it is ordered, received and used exclusively by Progressive through its mainframe computer.
- FR will not be ordered on small fleets of 10 power units up to 40 units total.
- Once FR has been returned successfully for an individual, do not order FR on a different person for the same entity (or start a new quote for the same risk to order FR on a different person).
- Customer-requested FR reorders are permitted once in any 12-month period. Premium will not increase as a result of a reorder.

ORDERING VIN

Complete the vehicle screen by inputting the year, category and VIN. If you don't have the VIN, make sure you complete all other fields on the vehicle screen.

Note: Although you can quote without a VIN, you will not be able to upload unless an acceptable VIN is provided. An acceptable VIN is a full 17-character VIN or a partial VIN that is sufficient to determine the year, make and model (usually requires the first 10 characters, minimum).

ORDERING MVR AND CLUE REPORTS

Before you order an MVR, make sure you ask the customer for a complete personal and commercial violation and accident history.

An MVR report can be expensive, so we recommend that you do not order it until the customer says he or she wants to buy.

If 70% or more of the MVRs you ordered for a month can be matched with Progressive Commercial policy sales, then Progressive will pay 100% of the cost of all your MVRs for that month.

If less than 70% of the MVRs you ordered for a month can be matched with Progressive Commercial policy sales, you will be charged 80% of the cost of the MVRs not converted to policies.

Progressive will pay 100% of the cost of MVRs that are converted to policies. Your agency commission statement will break down MVR activity by product (personal/commercial).

Note: Ordering an MVR will also generate a customer's CLUE report.

ORDERING USDOT

If the business has a vehicle with a USDOT number, enter the USDOT number on the Start screen of the quote. If USDOT information is not found, verify the number in the SAFER system on the FMCSA website (<https://safer.fmcsa.dot.gov/CompanySnapshot.aspx>) using the carrier name.

Note: Risks with less than one year of USDOT experience are unacceptable.

Business Type Guide

A key piece of information used in the rating of risks is the type of business. You can quote over 1,400 business types in five programs with us. Common examples are described below. (Please refer to the unacceptable risks list for exceptions.) See the [Business Class Tip Sheet](#) on [ForAgentsOnly.com \(FAO\)](#) for more.

BUSINESS AUTO

Courier

Business earns income by delivering envelopes, paperwork, medical/pharmaceutical items, or other packages exclusively, within a 100-mile range, using vehicles up to 16,000 pounds GVW. Allowable vehicles include private passenger autos, utility vehicles, pickups without a trailer, delivery, mini, step, and full-size vans, and small box trucks.

Farming & Livestock

Business earns income by raising livestock or agricultural production. May deliver their own goods, but not those of others for a fee.

Food Delivery

Business earns income by delivering prepared food.

Non-Business

Applicant uses all vehicles for personal use only; no income is earned (or will be earned) by the applicant. A commercial policy is needed because the vehicle types are not acceptable on a personal auto policy. Note, Non-Business is not appropriate for situations such as these:

- If the policy is insuring only personal use vehicles or “service vehicles” for a company or institution, the business type for the policy should match that of the respective company.
- If the insured intends to use the vehicles for business but has not begun operating or is between jobs, the business type should reflect the work they will be doing when in business (including For-Hire Trucking).

Passenger Transportation (Not for Hire)

Business earns income through a service to their customers. Passengers are transported as a courtesy and are incidental to the way the business earns a profit. Transportation of passengers is not done on a for-hire basis. Unacceptable risks include taxicabs, transportation of prisoners or reform school students, transporting of children between home and school, and all for-hire livery/passenger risks.

Retail Trade Operations

Sale of goods in small quantities to the public.

Services

Business earns income by providing a service or selling goods. Vehicles used to support business by delivering goods, picking up supplies, running errands, etc.

CONTRACTOR

Construction—Special Trade Contractors

Tradesman who earns income by performing repair, improvement, installation or maintenance services at residential and commercial locations, including new construction sites. Unacceptable risks include concrete and asphalt work, excavation work, out-of-state contractors, and water well drilling contractors.

Construction—Builders & General Trade Contractors

Contractors or builders managing projects related to housing or non-housing construction. They are responsible for the entire project (new work, alterations, remodeling, and repair) and hire special trade contractors for their projects. Unacceptable risks include road and utility heavy construction, and non-residential and industrial builders.

Landscaping, Lawn, Garden & Tree

Business earns income by providing landscaping services to residential and commercial properties.

Landscaping, Snowplowing & Firewood

Business earns income by providing landscaping or snowplowing services to residential and commercial properties year-round. Can also earn income by delivering or selling firewood.

Snow Removal & Firewood Delivery

Business earns income by providing snowplowing services to residential and commercial properties during the winter months. Can also earn income by delivering or selling firewood.

Business Type Guide (Cont'd)

FOR-HIRE SPECIALTY

Dirt, Sand & Gravel

Business earns income by transporting dirt, sand, gravel or asphalt on a for-hire basis. Please verify if any state or federal filings are required. Filing information can be found in the Underwriting tab. Select agents only.

Logging & Log Transport

Businesses that primarily transport logs or wood chips (for-hire or private property).

Waste Haulers

Business earns income by collecting from residential or commercial customers, including containers from construction sites and to/from transfer stations and landfills. Also includes septic waste contractors and businesses that recycle or sell scrap metal.

FOR-HIRE TRANSPORTATION

Expediter

Business earns income from package delivery, "hot-shot" delivery (other than auto-haulers), or delivery of heavy bulk shipments (e.g., furniture) using vehicles greater than 16,000 pounds GVW, excluding tractors. Allowable vehicles include straight trucks, box trucks, and pickups with a trailer.

Trucking For-Hire

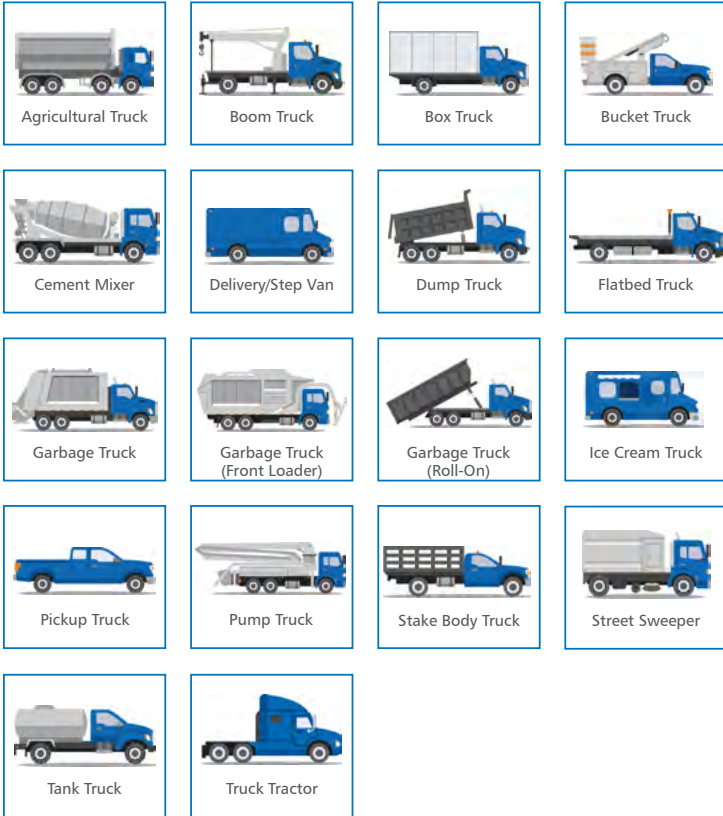
Business earns income by transporting raw materials, goods, or equipment. Typically, any operation with an MCS-90 Federal filing.

Examples of goods hauled include general freight, autos, livestock, finished or partially-finished lumber, steel, and coal. Hazardous materials hauling is permitted, but is limited to Physical Damage Only coverage.

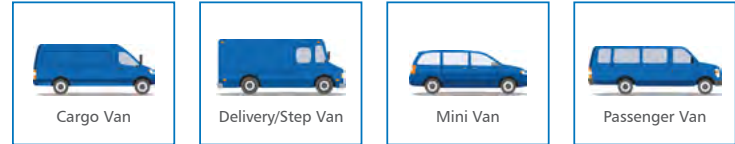
Body Type Guide

Most cars, vans, and pickup trucks with up to \$2,000 permanently-attached equipment will be rated based on the Progressive-assigned year/make/model symbol. All other vehicles will be rated based on stated amount. ([See the Physical Damage Coverage section](#) for details on stated amount.) Examples of permanently-attached equipment include air compressors, chains and straps, computers, custom paint, fifth-wheel devices, generators, ladder racks, pressure washers, salt spreaders, signage, snowplows, tarpaulins, and tool boxes bolted or welded onto the vehicle.

TRUCKS

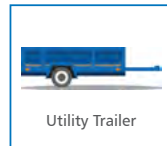
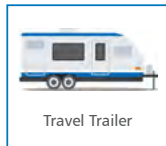
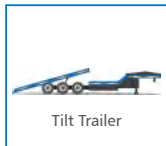
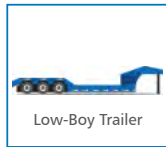
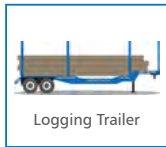
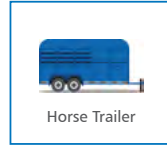
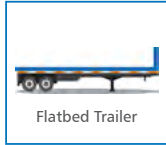
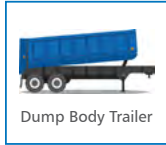
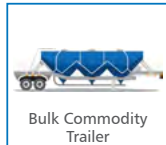
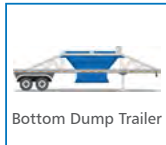


VANS

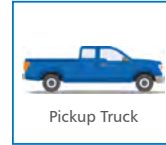
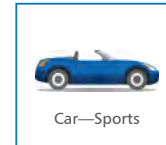
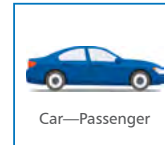
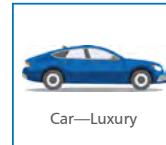


Body Type Guide (Cont'd)

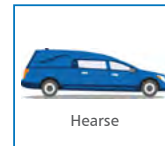
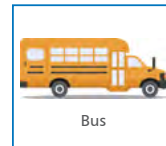
TRAILERS



CARS/PICKUPS/SUVS



OTHER



QUOTE MOST BODY TYPES ON FAO!

Call 1-877-776-2436 for a quote on:

- Autos, pickups, vans, utility vehicles, or trailers valued over \$125,000
- Trucks, buses, or motor homes valued over \$200,000

General Coverages

We offer the Commercial Auto coverages small business owners need, with pricing that's fine-tuned for preferred risks and competitive for all. For details on appetite, acceptability, and more, see our [Commercial Underwriting Guidelines](#).

BODILY INJURY/PROPERTY DAMAGE COVERAGE (BI/PD)

Bodily Injury Liability provides coverage in the event a covered vehicle causes injury or death to another person and the insured is considered at-fault for the accident. It covers expenses related to medical costs, lost wages, sickness, death, and pain and suffering for an injured third party. It also covers legal defense costs related to claims against covered damages. See the policy for full details.

Property Damage Liability provides coverage in the event a covered vehicle causes damage to any property and the insured is considered at-fault for the accident. It also covers legal defense costs related to claims against covered damages.

Limits: State minimum up to \$2 million CSL

Note: If applicant needs a filing, [see Filings on page 7](#).

Rules:

- The BI/PD limits must be the same for all vehicles on the policy. We will not write multiple policies for the same named insured.
- Limits shown may not be available for all body or business types.

UNINSURED/UNDERINSURED MOTORISTS COVERAGE (UM/UIM)

UM/UIM provides coverage for damages which an insured is legally entitled to recover from another party who is considered at-fault for an accident, but is uninsured or underinsured for the level of damages.

Limits: State minimum up to \$2 million CSL

Available limit for UMPD: \$3,500

Rules:

- Can only be written in conjunction with BI/PD or Non-Truck.
- Limits cannot exceed BI or Non-Truck limits.
- Limits may be lower than BI or Non-Truck limits, or coverage may be rejected entirely, provided the customer signs the appropriate block on the application.
- Limits must be the same for each power unit of a multi-vehicle risk.
- UMPD is only available when UM/UIM BI is purchased and Collision is not.

RENTAL REIMBURSEMENT COVERAGE

Rental Reimbursement provides reimbursement for a maximum of 30 days for rental vehicle costs incurred to temporarily replace an insured vehicle due to a covered loss. Reimbursement is per loss, per vehicle, and is the lesser of the rental cost or the daily maximum limit. Available limits will vary based on weight class.

Limits available for all vehicles: \$30, \$40, or \$50 per day

Additional limits available for some larger vehicle types: From \$70 to \$300 per day

Rules:

- Comprehensive (or Fire and Theft) and Collision coverage required.

PHYSICAL DAMAGE COVERAGE

Collision provides coverage in the event of a loss or damage to an insured vehicle caused by a collision or overturn. Collision must be written with Comprehensive or Fire and Theft with CAC.

Comprehensive provides coverage in the event of a loss or damage to an insured vehicle caused by incidents other than a collision. This includes damages due to fire, theft, vandalism, windstorm, or contact with an animal.

Fire and Theft with Combined Additional Coverages provides coverage in the event of a loss or damage to an insured vehicle caused by a specific occurrence. The damage or loss must be caused by: fire, lightning or explosion; theft; windstorms or hail; earthquakes; flood or rising waters; vandalism; while being transported by a third party; or by a collision with an animal.

Deductibles: From \$100 to \$5,000

Rules:

- For each covered physical damage loss, only one deductible will apply—regardless of the number of covered vehicles involved.

Physical Damage limits depend on whether a vehicle is symbolized or uses stated amount.

General Coverages (Cont'd)

Symbolized Vehicles

We will assign a Progressive year/make/model symbol to most private passenger autos, vans, and pickup trucks with up to \$2,000 permanently-attached equipment. Examples of permanently-attached equipment include air compressors, chains and straps, computers, custom paint, fifth-wheel devices, generators, ladder racks, pressure washers, salt spreaders, signage, snowplows, tarpaulins, and tool boxes bolted or welded onto the vehicle. In the event of a loss, we'll pay actual cash value on a symbolized vehicle, plus up to \$2,000 for permanently-attached equipment, or cost to repair or replace.

Loan/Lease Gap coverage is also available for symbolized vehicles. It provides coverage for the gap between the actual cash value of a vehicle and what is owed to a lender. Payment will not exceed 25% of the actual cash value.

Stated Amount Vehicles

All other vehicles require a stated amount. The stated amount on a Progressive Commercial policy should reflect a vehicle's current retail value including any permanently-attached equipment.

When determining stated amount, remember to take condition, mileage and location into consideration. Also consider any vehicle upgrades, engine or major component rebuilds that could further increase a vehicle's value. Possible resources include:*

- Valuation publications and Internet sites—Truck Blue Book, truckpaper.com, trucks.com, pricedigests.com, N.A.D.A.
- Dealerships
- Manufacturers
- Lending/Financial institutions
- Market-value software

Review and modify stated amounts prior to renewal to ensure they remain accurate. Progressive does not automatically depreciate stated amount.

**Progressive Commercial does not have any affiliation with the above stated amount resources. The stated amount listed on a policy is NOT an agreed value and is subject to review upon servicing a claim.*

Rules for stated amount vehicles:

- A minimum value of \$5,000 will apply for rating purposes. (This minimum does not apply to horse or utility trailers.)
- Call us for a quote on passenger autos, pickups, vans, utility vehicles, or trailers valued over \$125,000.

- Call us for a quote on trucks, buses, or motor homes valued over \$200,000.
- The customer is responsible for determining the appropriate amount of coverage. In the event of a loss, our policy pays the least of the stated amount, actual cash value, or cost to repair or replace.
- We now include **Financed Value coverage** on stated amount vehicles. In the event of a total loss, we'll pay actual cash value or the amount owed on the loan—whichever is higher—up to stated amount.

COMPREHENSIVE ONLY COVERAGE

Comprehensive Only coverage protects stored vehicles in the event of damages due to fire, theft, vandalism, windstorm, or contact with an animal.

Options:

Comprehensive Only/Seasonal coverage is provided at the policy level. It is designed for seasonal businesses that do not operate year-round and store all their vehicles for prolonged periods.

Rules:

- Coverage changes will take effect on the date requested by the insured, provided the effective date is no earlier than the date of the request.
- Only available by endorsement.
- Not available on vehicles that require state or federal filings.
- Endorsement request must be made to add liability back on to the policy. The policy will not revert back to full coverage on renewal.
- Cannot endorse off liability within the first 30 days of inception.

Comprehensive Only/Comp on some vehicles is provided at the vehicle level—it can apply to some vehicles on a policy but not all.

Rules:

- Coverage changes will take effect on the date requested by the insured, provided the effective date is no earlier than the date of the request.
- Not available on vehicles that require state or federal filings.
- Endorsement request must be made to add liability back on to the policy. The policy will not revert back to full coverage on renewal.
- If Comprehensive Only/Comp on some vehicles is selected, at least one vehicle on the policy must have liability coverage.
- Not available if the policy has Any Auto coverage.

General Coverages (Cont'd)

MEDICAL PAYMENTS COVERAGE

Medical Payments provides coverage for certain medical and funeral expenses for all those occupying a covered vehicle involved in an accident regardless of who is at fault.

Limits: From \$500 to \$5,000

Rules:

- Available on power driven vehicles only.
- Can only be written in conjunction with BI/PD or Non-Truck.
- Limits must be the same on all covered vehicles of a multi-vehicle risk.
- Coverage limits are per person and not per accident.
- Coverage is optional.

HIRED AUTO LIABILITY COVERAGE

Hired Auto provides excess liability coverage for a non-owned, unlisted vehicle the insured has leased, hired, rented or borrowed. See the policy for details.

Rules:

- For Business Auto and Contractor program risks, the coverage is available for incidental or "if-any" exposures only; annual cost of hire cannot exceed \$5,000 at policy inception.
- For Truck program risks, this coverage is available for contractual obligation only; \$0 annual cost of hire.
- Cannot be written on certain business types including but not limited to: religious organizations, social services, visiting nurses, couriers, pizza delivery, towing services, freight forwarders, garbage haulers, and hazardous materials haulers.
- Limits must match BI/PD.

EMPLOYER'S NON-OWNERSHIP LIABILITY COVERAGE

Employer's Non-Ownership provides excess liability coverage to an insured for employees using their own (unlisted) vehicles incidentally in the course of the named insured's business. See the policy for details.

Rules:

- The coverage is available for incidental or "if-any" exposures only.
- For Business Auto and Contractor risks, annual cost of hire cannot exceed \$5,000 at policy inception.

- Regular use of unlisted employee vehicles is unacceptable. "Regular" is defined as more than three times per week.
- Must be written in conjunction with primary liability coverage.
- Limits must match BI/PD.
- At new business, insured cannot have more than 10 employees.
- Cannot be written on certain business types, including but not limited to: religious organizations, social services, visiting nurses, couriers, or pizza delivery.

ANY AUTO LEGAL LIABILITY COVERAGE

Any Auto provides liability protection for any owned vehicle listed or acquired during the policy period, and includes both Hired Auto and Employer's Non-Ownership coverages. For individual named insureds, coverage applies to an unlisted vehicle while used in the business. See the policy for details.

Rules:

- The coverage is available for incidental or "if-any" exposures only; annual cost of hire cannot exceed \$5,000 at policy inception.
- Customer must have a contract requiring Any Auto.
- For partnerships and corporations, all owned vehicles must be listed at the start of every policy period for coverage to apply.
- For individual named insureds, all owned vehicles used in the business must be listed at the start of every policy period for coverage to apply.
- Eligible business classes include construction/trade contractors, builders, general contractors, landscapers, florists, and select service classifications. Limits must match BI/PD.
- Cannot be written in conjunction with Hired Auto or Employer's Non-Ownership.
- At new business, insured cannot have more than 10 employees.

Truck Coverages

MOTOR TRUCK CARGO LEGAL LIABILITY COVERAGE

Motor Truck Cargo provides liability protection for covered property being transported by an insured vehicle and destined for market and/or sale. See the policy for complete coverage information.

Coverage is for cargo that is lost or damaged due to:

- Theft
- Fire
- Collision
- Striking of a load

Limits: From \$5,000 to \$250,000

Deductibles: From \$500 to \$2,500

Not all deductibles are available for all limits.

Coverage includes:

- 25,000 Debris Removal/Pollution Cleanup
- 10,000 Earned Freight
- 7,500 Sue & Labor clause
- 5,000 Equipment Protection

Rules:

- Combined deductible claims treatment: for each covered loss, only one deductible will apply (i.e., we only charge one deductible for a physical damage claim involving the cargo, trailer, and/or power unit).
- Vehicle limits must match on a policy.
- Available on most body types; not available on hearses, buses, passenger vans, or ice cream trucks.
- Cargo coverage is not available for household goods movers.
- Acceptable business types include:
 - General freight hauling, expeditors, steel and scrap metal hauling, machinery and heavy equipment hauling, other for-hire trucking
 - Dirt, sand, and gravel haulers (select agents only), garbage/recycling haulers, logging and log transport, agricultural hauling, mobile home toters
 - Couriers
- Excluded commodities:
 - Art, jewelry, precious or semi-precious metals or alloys, money, papers (Note: Coverage for business documents and non-registered securities is available via endorsement)
 - Contraband, prescription pharmaceuticals, tobacco, alcohol (except beer and wine)

- Explosive or radioactive material
- Mobile or modular homes (Note: Coverage available via endorsement)
- Property while in custody of any other carrier
- Shipping container (coverage only available on commodity being hauled)
- Storage greater than 72 hours (unless due to a weather emergency)

NON-OWNED TRAILER PHYSICAL DAMAGE COVERAGE

Collision provides coverage in the event of a loss or damage to a trailer caused by a collision or overturn. Collision must be written with Comprehensive or Fire and Theft with CAC.

Comprehensive provides coverage in the event of a loss or damage to a trailer caused by incidents other than a collision. This includes damages due to fire, theft, vandalism, windstorm, or contact with an animal.

Fire and Theft with Combined Additional Coverages provides coverage in the event of a loss or damage to a trailer caused by a specific occurrence. The damage or loss must be caused by: fire, lightning, or explosion; theft; windstorms or hail; earthquakes; flood or rising waters; vandalism; while being transported by a third party; or by a collision with an animal.

Limits: From \$15,000 to \$80,000

Deductibles: \$1,000 and \$2,000

Rules:

- For each covered physical damage loss, only one deductible will apply—regardless of the number of trailers involved.
- Coverage can only be written if the policy has a pulling vehicle listed.
- Coverage applies only to a non-owned trailer and its equipment that are in the care, custody and control of the insured.

MOTOR TRUCK GENERAL LIABILITY COVERAGE (GENERAL LIABILITY)

General Liability provides liability protection on for-hire risks only for injuries or property damage sustained in the course of business while on premises, using products or services. It provides coverage for personal and advertising injury, in addition to products and completed operations coverage. See the policy for full details.

Truck Coverages (Cont'd)

Limits:

1,000,000 per occurrence/1,000,000 general aggregate

1,000,000 per occurrence/2,000,000 general aggregate

- Coverage:**
- Products/Completed Operations
 - Personal & Advertising Injury
 - 100,000 Damage to Premises (rented to you)
 - 5,000 Medical Expenses (per person)
 - Provided on an occurrence basis

Rules:

- Cannot be written without BI/PD coverage.
- Not available on garbage trucks, cement trucks, hearses, buses, passenger vans, or ice cream trucks.
- Not available on businesses that earn income from non-trucking operations, oil and gas industry risks (including but not limited to fracking), household goods movers, businesses that install equipment/appliances, couriers, hot asphalt hauling, construction/excavation/demolition operations, debris removal, logging operations (other than hauling), farms, or equipment sales/leasing businesses.

NON-TRUCKING LIABILITY COVERAGE (NTL)

NTL provides coverage to a customer using his or her listed vehicle for most non-business, personal use, if the customer is under permanent lease to a motor carrier that provides primary liability coverage. NTL coverage will not provide coverage when the customer is hauling any type of cargo, whether he or she is being paid or not, or coverage for any activities that may be deemed to benefit the motor carrier, including fueling up and dead-heading (driving without a load).

Limits: From \$300 CSL to \$1 million CSL

Rules:

- If selected, all vehicles on the policy must carry the same limits.
- Federal or State filings are not allowed with this coverage.
- Coverage is only available for tractors, straight trucks, vans, and pickups with a fifth-wheel hitch (hotshotters), and for flatbeds, dump trucks, and stake trucks > 16,000 lbs. GVW.
- Agency must retain a copy of the permanent lease with the motor carrier.

TRAILER INTERCHANGE COVERAGE

Trailer Interchange covers physical damage to any non-owned trailer while in the care, custody or control of the insured.

Limits: From \$15,000 to \$80,000

Deductibles: \$1,000 and \$2,000

Rules:

- A tractor or pickup with a fifth-wheel hitch (hotshotter) must be on the policy to be able to write this coverage.
- A written trailer interchange agreement is required and will be requested in the event of a claim.

RENTAL REIMBURSEMENT WITH DOWNTIME COVERAGE FOR TRUCK

This coverage provides reimbursement for a maximum of 30 days for rental costs incurred to temporarily replace an insured vehicle due to a covered loss. Reimbursement is per loss, per vehicle, and is the lesser of the rental cost or the daily maximum limit.

If a reasonable replacement vehicle cannot be located, we will pay the lesser of the actual loss of business income incurred by you or the insured vehicle's daily maximum limit during downtime.

If you elect not to make use of a reasonable replacement auto, there is a waiting period of six days before we will pay the lesser of the actual loss of business income incurred by you or the insured vehicle's daily maximum limit during downtime. There is no waiting period for rental reimbursement or in cases where we are unable to locate a reasonable replacement auto.

Eligible business types include Owner-Operators, For-Hire Trucking, and Services. See FAO for eligible business type and vehicle type combinations.

Limits: From \$40 per day to \$750 per day

Rules:

- Coverage is not available if Rental Reimbursement ([see page 15](#)) is on the policy.

Truck Coverages (Cont'd)

HEAVY TRUCK ROADSIDE ASSISTANCE

Heavy Truck Roadside Assistance coverage provides payment for an authorized service representative to provide:

- Towing of a covered disabled vehicle to the nearest qualified repair facility; and
- Labor on a covered disabled vehicle at the place of disablement.

Covered emergencies include disablements that result from mechanical or electrical breakdown, battery failure, insufficient supply of fuel, oil, water or other fluid, flat tire, lock-out, or entrapment in snow, mud, water, or sand within 100 feet of a road or highway. Replacement parts, tires, fuel, fluids, lubricants, key, and other costs are not covered under the policy.

Limits: Up to \$500 in labor and \$5,000 in towing to the nearest qualified repair facility

Deductible: \$250 (applies at time of service)

Rules:

- Available on heavy vehicles except motorhomes, ice cream trucks, and buses.
- Covered vehicles include trailers attached to a covered disabled vehicle.
- Can be purchased for one, several, or all eligible power units listed on the policy. Cannot be added to individual trailers on a stand-alone basis.
- Covers up to three roadside incidents per insured vehicle per six-month period.
- Roadside Assistance coverage provided and administered by TTN Fleet Solutions.

Business Auto and Contractor Coverages

INDIVIDUAL NAMED INSURED COVERAGE

Individual Named Insured coverage is included automatically, free of charge, when the named insured is an individual AND chooses 'personal' use for a listed private passenger type auto. This coverage extends excess liability coverage to other non-owned passenger type autos when driven by the named insured or a resident relative. Physical Damage coverage is also extended if it was purchased for the listed non-business vehicle. The vehicle cannot be owned by the named insured, spouse, or any household resident, nor be available for regular use.

Rules:

- Extends to eligible risks automatically and free of charge.

DRIVE OTHER CAR COVERAGE (BROADENED COVERAGE FOR NAMED INDIVIDUALS)

Drive Other Car is excess coverage that extends the scope of certain purchased coverages to scheduled individuals who reside with the executives of a partnership or corporation. Included coverages: Liability to Others, Medical Payments, Uninsured and Underinsured Motorists (where applicable), and Physical Damage coverage.

Rules:

- Only for partnerships and corporations.
- Only for executives and their spouses.
- Must have at least one private passenger type vehicle on the policy with personal or business/personal use.

TRANSPORTATION EXPENSES COVERAGE

Transportation Expenses provides coverage for temporary transportation expenses incurred as a result of an insured auto (must be a private passenger auto) being stolen. Coverage begins 48 hours after the theft is reported to Progressive and ends when the insured auto is returned to the insured, or the vehicle is paid as a total loss.

Rules:

- Only applies to vehicles which also carry Comprehensive coverage.
- Reimbursement up to \$30 per day.
- Maximum of \$900 total coverage.
- Extends to eligible risks automatically.
- Free of charge.

MOTOR TRUCK CARGO LEGAL LIABILITY COVERAGE

Couriers and wholesalers are also eligible for Cargo, which provides liability protection for property being transported by an insured vehicle. [See page 18 for details.](#)

ROADSIDE ASSISTANCE

Emergency Roadside Assistance coverage provides payment for an authorized service representative to provide:

- Towing of a covered disabled vehicle to the nearest qualified repair facility; and
- Labor (up to one hour) on a covered disabled vehicle at the place of disablement, including: battery jump-start, flat tire change, emergency fuel and fluid delivery,* and locksmith service* when necessary due to a covered emergency.

*Customer pays only for the cost of the fuel/fluids and keys.

Rules:

- Available only on private passenger type vehicles and small utility trailers.
- Can be purchased for one, several or all vehicles listed on the policy.

These definitions provide a brief description of the coverage offered and some of the terms and phrases used in connection with commercial auto insurance. This is not an insurance contract. Other terms, conditions and exclusions apply. Please read the Progressive Commercial policy for full details about the coverages. These definitions do not alter or modify the terms of any insurance contract. If there is any conflict between these definitions and the provisions of the applicable insurance policy, the terms of the policy control.

Additional Coverage Information

ADDITIONAL INSURED ENDORSEMENT

An additional insured is a listed person, entity or corporation who shares many of the rights of the named insured.

- Considered primary insurance.
- An unlimited number of additional insureds may be listed on a policy, but a fully-earned fee (\$20/annual policy; \$15/six-month policy) is charged for each of the first five listed on the policy.

WAIVER OF SUBROGATION ENDORSEMENT

Waiver of Subrogation is an endorsement that eliminates Progressive's ability to recover losses from a third party.

- Frequently used in temporary contracting situations.
- \$25 fully-earned fee for each of the first five listed on the policy.
- Add during the quote, or via the servicing screens on an in-force policy.

BLANKET ADDITIONAL INSURED AND WAIVER OF SUBROGATION ENDORSEMENTS

You can also offer blanket endorsements, which extend liability coverage to any person or organization with whom your customer has a written contract requiring an extension of liability coverage. A fully-earned fee of \$75 will apply for each endorsement.

TEMPORARY SUBSTITUTE AUTO

Progressive Commercial extends excess Liability and Physical Damage coverage to "temporary substitute autos." A temporary substitute auto is any non-owned auto used by the insured or an employee, with the permission of the owner, as a substitute for an insured auto that is unavailable for normal use because of servicing, repairs or a loss.

- We'll apply Physical Damage coverage to a temporary substitute auto based on its actual cash value rather than the stated amount of the replaced vehicle.

PET INJURY COVERAGE

In the event of a loss covered under Collision or Comprehensive coverage, Pet Injury coverage will pay first-party claims up to \$1,000 for veterinary fees incurred as a result of injuries sustained by a dog or cat while riding in an insured vehicle with the express or implied permission of the named insured. Pet Injury coverage will also pay \$1,000 if the dog or cat dies as a result of a covered loss, less any payment for veterinary fees for the pet, or is inside a covered vehicle when it is stolen and the pet is not found. No deductible applies to this coverage.

Unacceptable Risks

While we accept many commercial risks, some risks are unacceptable. The list of unacceptable risks below is subject to change. Our [Commercial Underwriting Guidelines](#) also include details on appetite and acceptability.

BUSINESS CATEGORIES

- For-hire livery (taxis, limos, etc.)
- Non-emergency medical transportation (NEMT) and paratransit
- Transportation of children or adults between home and school or daycare
- Transportation of inmates, prisoners, or seasonal farm workers
- Religious organizations
- Restaurants
- Amish taxis
- Leasing, renting, or loaning vehicles to others
- Towing
- Driving schools
- Manufacturing
- Refrigerated goods
- Wholesale trade
- Prepared lunch/food trucks
- Select Special Trade Contractor risks: Concrete and asphalt work, excavation work, out-of-state contractors, and water well drilling contractors
- Select Builder & General Trade Contractor risks: Road and utility heavy construction, and non-residential and industrial builders
- Home heating oil delivery
- Emergency response services (firefighter, police, ambulance, etc.)
- Truckers requiring the UIIA Endorsement
- Businesses such as Smash My Trash and Dumpster Crusher

VEHICLES

- Emergency vehicles
- Military vehicles
- Vehicles that have perimeter seating or are used as a party bus
- Vehicles leased or rented to others by the insured
- Double-decker buses
- Trolleys

- Exhibition vehicles (monster trucks, race cars, etc.)
- Roll packer vehicles
- Vehicles open to the public (bookmobiles, bloodmobiles, construction trailers, etc.)
- Vehicles used as a primary residence, located on a permanent foundation, or permanently on blocks
- Vehicles garaged out of state more than 90 total days during the policy period (except for out-of-state contractors)

COVERAGES

- Hired Auto, Non-Owned, or Any Auto coverage on certain risks ([see Coverage pages for details](#))
- Liability on vehicles or loads required to display a hazardous materials placard
- Motor Truck Cargo on select body types ([see rules on page 18](#))
- Motor Truck Cargo on NTL policies without Physical Damage coverage
- Motor Truck General Liability on select body and business types ([see rules on page 19](#))
- Personal Use if organization type is “individual” and the only vehicles on the policy are autos, full-size vans, or pickups

OTHER

- Federal filings for Freight Forwarders
- Canadian filings
- Risks requiring a CDL that do not have either a domestic CDL or an international CDL recognized for reciprocity (Canadian or federally issued Mexican CDL)
- For-Hire Livery risks with an international license
- Foreign mailing addresses (including Canada and Mexico)
- Named Operator policies
- Dealer/transport plate coverage
- Drivers with diplomatic licenses
- Risks with over 40 units total
- Risks that have a Motor Carrier status of “Out of Service”
- Multiple policies for the same customer in the same state if liability coverage or filings are requested

Unacceptable Risks (Cont'd)

While we accept many commercial risks, some risks are unacceptable. The list of unacceptable risks below is subject to change. Our [Commercial Underwriting Guidelines](#) also include details on appetite and acceptability.

- Any risk with less than one year of USDOT experience, or whose operating history does not meet minimum standards (including “chameleon carriers” that have recreated themselves to appear like new or different ventures)
- Prior Progressive customers whose previous policies had underwriting issues
- Customers that are currently insured by Progressive Commercial (unless called in and performed by Customer Service)
- Risks requiring an MCS-90 endorsement that do not schedule all commercially owned or operated vehicles on the policy

Billing and Payment

POLICY PERIOD

Progressive Commercial offers six-month policies in our Business Auto and Contractor programs and 12-month policies in our Truck program.

BILL PLANS

We offer a variety of billing plans for new business. All bill plans are not available on all risks. Go to [ForAgentsOnly.com \(FAO\)](https://foragentsonly.com) for the bill plans available on a particular risk.

BILL PLAN FEES

For EFT bill plans (available in For-Hire Specialty and For-Hire Transportation programs only), we'll charge a \$3 fee per installment for risks in our standard, preferred, and ultra preferred markets, and a \$5 fee per installment for risks in our mid-market and nonstandard markets. For non-EFT bill plans, we'll charge a \$6 fee per installment for risks in our standard, preferred, and ultra preferred markets, and a \$12 fee per installment for risks in our mid-market and nonstandard markets. The charge does not apply to the initial payment (new business only). A \$10 late fee will apply on the non-EFT options when the minimum amount due is not paid or payment is postmarked more than two days after the premium due date. Please note that there will be a \$20 service charge for any payment returned for nonsufficient funds.

DIRECT BILLING

Our convenient direct billing means you only have to write the policy once. Unless requesting a change, renewal notices and documentation are all handled for you.

REMARKETING AT RENEWAL (REUNDERWRITING)

The state of California requires us to reorder and update financial responsibility information every 12 months.

Billing and Payment (Cont'd)

PAYMENT OPTIONS

Automated Customer Service Payment Processing	Agents who upload policies have the ability through Automated Customer Service to electronically transmit customer payments, installment, and returned check information, and notify us when accepting payment on a policy which is pending cancellation.
Check or Money Order	We accept checks and money orders for initial payments, and for installment payments accompanied by a Progressive billing coupon. Do not retain commission. To bind coverage on new business, forward the check with the application. Note: When the policy is uploaded, applicant is to make check payable to you, the agent. Funds will be transmitted electronically from your account to ours. If the policy is not uploaded, insured is to make check payable to Progressive.
Credit Card or Debit Card	New policy initial payments, endorsements, renewal initial payments and installments may be paid via VISA, MasterCard or Discover by calling Progressive. We require that credit or debit card payments are made using only the customer's card information. We issue refunds to the credit or debit card used to make the payment. You may not use an agency credit or debit card to make payments on behalf of the insured.
Electronic Funds Transfer (EFT)	When EFT is selected as a payment option, simply enter the requested banking information and installments will automatically be withdrawn from the customer's checking account. (The EFT option is available in our For-Hire Specialty and For-Hire Transportation programs only.) <ul style="list-style-type: none"> • With EFT, your customers' monthly payments are withdrawn automatically from their checking account. As a result, your customers don't have to remember to send in a payment every month, and they enjoy lower initial payments and monthly installment fees. • You can add EFT to your customer's policy anytime.
Internet	The insured can pay online from progressivecommercial.com with a credit card or via our Preauthorized Check System using the information printed on his or her check. Email confirmation will be sent.
Outside Premium Finance Company (OPF)	We do not accept outside premium financing.
Preauthorized Check System	We can take debit payments from an insured's checking account if the insured calls us and provides us the information printed on his or her check. This service is available 24 hours a day, 7 days a week.
Western Union	Call 1-877-776-2436 to use Western Union as a payment method.

Not all risks are eligible for every initial payment method.

Call 1-877-776-2436 to take advantage of Automated Customer Service, credit card, or preauthorized check system payments.

Premium payments made directly to Progressive on behalf of an insured are unacceptable. Note: This does not apply to payments transferred to Progressive through agent sweep accounts, provided the funds were initially provided by the insured prior to the sweep. Premium payments from the customer funded by lines of credit or loans are acceptable. In the event of a policy cancellation or adjustment where premium is owed to the customer, Progressive will only return excess premium to the insured. Progressive will not be a party to any outside legal arrangements involving the payment of premium.

Transaction Guidelines

GENERAL BINDING GUIDELINES

Below are guidelines for any type of transaction, whether new business, endorsement, or cancellation. No agent may bind risks, limits or coverages outside the guidelines stated in this guide or on the rating software.

- The application and all applicable documents are complete and signed by the applicant.
- The initial payment has been made, and any outstanding balance (if applicable) has been paid, on date of application.
- The effective date is no earlier than the date upon which the agent received the initial payment and the application is complete and signed by the applicant.
- The information contained within the application is, to the agent's knowledge, truthful and accurate.
- ACORD applications are acceptable only for small fleets (10 power units – 40 units total).
- You may not permit a broker, subproducer or solicitor to bind Progressive on any risk.
- You may not bind coverage except through quoting on your rating software or by obtaining a quote from Progressive. Some risks you can quote will be pended for underwriting approval prior to issuing the policy. Your software will tell you when underwriting approval is needed.
- Before binding a new business application, check to see if there has been a previous Progressive policy number. If so, check the Automated Customer Service system for any balance due, and submit the old balance due as a separate payment along with the new application. Always include the prior policy number on the application. Note: Failure to pay any balance due on a previous Progressive Commercial policy may result in cancellation or nonrenewal of the new Progressive Commercial policy.
- Requests made by mail must be postmarked within three business days of binding coverage.
- Include your five-digit agency code on all faxed and mailed correspondence.

Note: Applications not processed on [ForAgentsOnly.com \(FAO\)](#) may not reflect discounts provided by financial responsibility underwriting.

ENDORSEMENT REQUESTS

On new policies, it is not necessary to hold endorsement requests while waiting for the policy to be issued; just call them in.

- We do not suspend coverage.
- We will not remove driver points or change driver age during the policy period.
- Adding filings to a policy requires reunderwriting which may result in rate or other changes.
- Mid-policy period bill plan changes may result in a change to the installment fee.

Initial payments with endorsements are recommended but not required. If no initial payment is submitted, the customer will be billed for the initial payment, and the balance will be spread over the remaining installments. The initial payment percentage will be the same as for new business.

CANCELLATION REQUESTS

To request cancellation, please call us at 1-877-776-2436, after obtaining the required insured signature for your file. We will not cancel policies with state or federal filings earlier than 35 days after our receipt of the insured's request. We will cancel flat (provided there is no filing) only if the request to cancel is received prior to the policy's effective date, or if we receive proof of duplicate coverage at the same or higher limits within 30 days. **Progressive Commercial will prorate cancel all cancel requests.**

We provide cancel notices to additional insureds and loss payees.

PROGRESSIVE CANCELS

If we cancel or nonrenew a policy, we will provide notification of the cancellation or nonrenew in the servicing screens of FAO.

CERTIFICATES OF INSURANCE

Commercial auto agents and brokers can quickly order most types of certificates of insurance via [FAO](#). From a commercial customer's Policy Summary screen, go to 'Documents' on the toolbar across the top of the screen, and then select 'Certificate of Insurance' (COI) from the dropdown menu. Once you enter the certificate holder's name, the certificate fields will automatically populate. If you have an issue obtaining a COI, please contact us at 1-877-776-2436. Remember, a certificate holder may not be extended coverage or protection under the terms of the policy.

Helpful hints:

- Online certificates of insurance can only be ordered for active, in-force policies.
- The certificate of insurance form cannot be modified.
- You can forward the certificate to multiple email addresses, but only to one fax number.

Please note:

- We issue similar to symbol 7 type policies unless symbol 8 or 9 is approved or Any Auto coverage is purchased. **Our Any Auto policy is similar to a symbol 1 type policy.**
- We do not send notice of cancellation to the certificate holder.

Transaction Guidelines (Cont'd)

FILE MAINTENANCE AND AUDIT REQUIREMENTS

Your quoting system will display a list of documents that are to be kept in your agency files. Be sure to maintain all required documents. Please remember to obtain all necessary signatures and documents when you complete a new business application or make policy changes, and retain them in your files for the time period specified in [FAO](#) under Support > FAQs > Agency Information > Document Retention. Please remember that this is the time period required by Progressive; there may be additional document retention obligations in your state. To ensure compliance with your state regulations, please check with the Department/Division of Insurance. According to the producer's agreement, signed by both your agency principal and Progressive when you become licensed to sell Progressive, you are responsible for producing all correctly completed signature forms and proof documents upon our request. Should a claim arise and requested documents are not available, an E&O exposure may exist. The Producer's Agreement also contains other information regarding retention of policy documents.

Acquired/Transferred Business—If you acquire a Progressive policyholder, either through an agent of record change or through the transfer or purchase of another agency's book of business, you must immediately obtain, from the prior agent or agency, all original signed applications (including exclusions

and rejections of optional coverage) and all other records relating to that policy. Such records must be maintained in accordance with the terms of your Producer's Agreement and all applicable laws.

Routine audits will be performed on random files of agents. You will be required to provide file maintenance documentation to a company representative during an on-site visit or fax audit. Progressive reserves the right to audit agency files at the discretion of the company.

Fax audits—You will receive a list of required documentation that must be faxed to our office no later than two days after the request. Failure to submit the documentation will result in a failed audit.

Third-party software

Progressive does not endorse the use of any third-party software, including without limitation, artificial intelligence software or software that uses artificial intelligence, that may interact with the Company's proprietary systems. Progressive does not object to the use of any such software provided it complies with the terms of your Producer's Agreement, the Terms of Use for [ForAgentsOnly.com \(FAO\)](#), and all applicable laws and regulations. Your agency remains responsible for any changes or transactions made by such software, and for any damages caused by the software.

Services

PROGRESSIVE'S CLAIMS SERVICE

Your customers are looking for a good value upfront, and a great value if there is a claim. Progressive's Claims Service is unmatched for superior claims handling in the auto insurance industry.

Everywhere Progressive does business, we focus on making the claims process easy for customers and agents by getting to work on the claim fast, communicating clearly throughout the process, and personally handling the claim from beginning to end. That's why we offer:

- 24/7 claims service
- Over 10,000 claims personnel throughout the U.S.
- An industry-leading training facility that provides claims representatives with hands-on experience for handling commercial auto physical damage.
- **Small accident forgiveness**, which prevents renewal customers from incurring any increase in premium due to a covered claim that requires a payout of \$500 or less after the deductible is paid.

Additionally, we've trained a staff of commercial auto field specialists to assess high exposure (PD) claims. This unique team has extensive experience in large vehicle repair, expertise in train collisions and bridge collisions, and multiple offices across the country for fast response.

To contact claims, call 1-800-274-4499.

COMMERCIAL AUTO COMMUNICATIONS

To be certain your commercial auto producers automatically receive all the latest commercial auto information and product changes, log on to [FAO](#) and register each commercial auto producer's email address. Under 'Agency Admin,' choose 'Agency Info,' then select 'Email Addresses.' Be sure to mark the Commercial Auto Updates box.

PROGRESSIVE[®]



Get business-boosting e-Marketing ideas and order free marketing materials, signage, and much more via the Progressive Marketing section of ForAgentsOnly.com (FAO).

Last updated 9/1/2024. For the most recent version, please go to ForAgentsOnly.com/InsuranceProducts/productguides.