

Business Focus

- Light to Medium sized Commercial Vehicles
- Light and local Artisan/Contractors
- Sales and Service
- Professionals (Architects, Consultants)
- New Businesses/Start ups
- Delivery (e.g. Appliances, Newspapers)
- Hotshots

Product Highlights

- Over 1,400 Occupations
- 6 and 12 Month terms available
- GL endorsement over 170 eligible occupations (not available in CT & TX)
- Maximum radius of 500 miles allows business to travel to anywhere within the boundaries of the garaged state
- Non-Business use available
- Commercial Auto Consultant(s) provides quotes
- State filing available, limited on Federal Filings
- Foreign Driver's License accepted (TX, CA, AZ, CO charge points)
- Fleets quotes 10 or more power units
- Max (GVW) Gross Vehicle Weight 54,000 based on VIN
- Max vehicle value \$160,000 (150,000 is listed in rule guides and IPS)

Discounts*

- Paid in Full (not CA)
- Commercial General Liability (AZ, CA, CT, FL, GA, CO, TX)
- Commercial Driver's License experience (CDL) (2 years)
 - + Required on vehicles over 26,001 GVW
- Business Experience Discount (3 years) (CA excluded)
- Multi Policy Discount (not CA, TX, CO)
- Backup Sensor Discount (available in AZ, GA, TX, CO only)
- Multiple Vehicle Discount (CA, CO and TX only)

*available discounts vary by state

Coverage Information

- Liability limits up to \$1 Million CSL
- UMBI, UMPD & UIMBI (Uninsured and Underinsured)
- UMBA, UMBA (GA Only-Uninsured Motorist Add on Bodily Injury/ Property Damage)
- Uninsured and Underinsured motorist coverage can be stacked (UMS/UIMS) FL
- Comp/Coll/FTC (Fire Theft & Combined Coverage)
 - + Trailers, Dumps, and other certain vehicle types
- Collision Damage Waiver (CDW) CA Only
- Personal Injury Protection (PIP) FL & TX Only
- Medical Payment (MED) up to \$10K for most States
- Physical Damage Only (not available in CO)

Quick Reference Guide

Other Coverages

- Roadside Assistance: Applied for all vehicles with or without Comp/Coll
- Rental Reimbursement (RR): Applied for all vehicles with Comp/Coll
- Additional Driver Endorsement
- Non-Owned Auto (NO)
- Hired Auto & Hired Auto PD
- Hired Auto Physical Damage (HACC) only in FL
- Any Auto: Required with all State or Federal Filings
- Cargo Coverage: (not available in CT)
- Additional Equipment: See State Specific Rule Guide
- Blanket AI & Blanket WOS (CT and TX only)
- GL Endorsement: BI & PD up to \$1Mil/\$2Mil Ded: 500,1K, 2K (not available in CT & TX)
- Renewal Discount (CT only)
- Telematics Electronic logging device (Maybe required for eligibility or to verify radius)
- Full Glass Coverage (AZ only)
- Full Coverage Glass options for Comp (CT only)

Surcharges

- Filing surcharge (State or Federal)
- Personal use Surcharge (Non-business use class excluded)
- Additional Driver Endorsement Surcharge
- Undeclared Driver Surcharge (CT, FL only)
- Excluded Driver Surcharge (FL only)

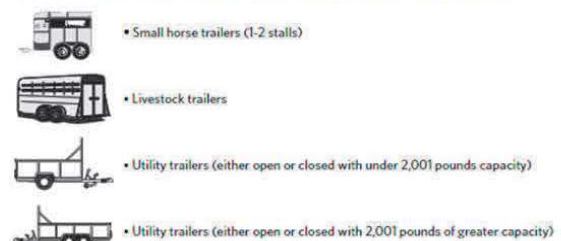
Body Types

Car & Truck Body Types

The following vehicles or truck body types are included in our commercial vehicle program:



Any of the following trailers will be classified under this product:



Restrictions

Unacceptable Risks

Kemper offers an array of coverages with some product restrictions. The following risks are ineligible in our program.

- Tractor-Trailers/Long haul trucking (interstate commerce)
- For hire truckers/dump trucks (unless approved by underwriting prior to application upload)
- Emergency vehicles - ambulances, fire trucks, and any other vehicle equipped with a siren
- For-hire livery/scheduled passenger transport - taxis, limos, etc.
- Church, school or daycare transport
- Not for profit organizations or businesses
- Hazardous material transport - gas or liquefied petroleum, propane, butane, explosives or acids
- Tow trucks or wreckers - repossession business
- Vehicles with a GVW in excess of 54,000 lbs
- Unbaffled tank trucks or trailers - Milk Haulers
- Leasing or rental firms
- Delivery vehicles or courier services operating under time constraints
- Vehicles regularly operated outside of radius or garaging state
- Vehicles designed for off-road use - mobile equipment, construction, farm equipment, etc.
- Vehicles used exclusively for personal use unless accompanied by business use vehicles
- Garbage, rubbish or steel haulers
- Please refer to your state-specific product guide for a complete list.

Kemper Auto Commercial Online

Get a Quote with: [Infinityagents.com](https://agent.kemper.com/auto/ap/) or <https://agent.kemper.com/auto/ap/>

**Quote & Upload new business print quotes and applications online!
Online Endorsement: Quote and process changes to active policies in REAL TIME, 24 hours a day, 7 days a week! Current endorsements available online include:**

- Add/Delete vehicles
- Change driver information
- Change insured's address/phone
- Add a new driver
- Change driver status
- Add/Update EFT/RCP information
- Add/Delete a lienholder
- Change lienholder information
- Cancel policy-insured's request
- Add/Change SR-22 information (not available in CO)
- Add/Change/Delete coverages

*View a Policy (Policy Access Link): View online account info & make payments

**Agency Reports: Run reports to help manage your book of business

Your customers can download the Kemper Auto app to make payments, display ID cards, find preferred repair shops, or submit claims information

Contact Us

▪ Agency Services

Underwriting/Customer Service:

800-722-3391

Fax: 877-532-3379

Email: Commercial.Vehicle@kemper.com

▪ Claims Service

800-334-1661

24 hours a day, 7 days a week

▪ Fleet Department

Email: fleetquotes@kemper.com

▪ Licensing and Commission Inquiry

877-953-2337

▪ Roadside Assistance

877.512.6964

▪ Supplies

800-782-2040 option 5

Fax: 205-803-8418

Email: supplies@kemper.com

▪ Sales Team

Contact your state-specific

Kemper Auto Commercial Sales Executive

▪ Web-Technical Support

800-264-7516

