

# UIIA Guidelines

## Auto liability guidelines

- Targeting 1-25 power units at bind
- Growth of 2 additional power units per quarter allowed above the original cap of 25 units
- Dashcam or electronic logging device (ELD) connection required for AL - safer driving, driver coaching and help with claims and disputes are major benefits
- 2 years minimum driving experience with like vehicle
- All drivers and vehicles must be scheduled
- Tractors and trailers must be newer than 23 years old
- Currently offering non-admitted in these states: AL, AR, AZ, CA, CO, DE, FL, IA, ID, IN, MD, ME, MI, MN, MO, MS, MT, ND, NE, NH, NJ, OH, OK, OR, PA, RI, SD, TN, TX, UT, VA, VT, WI, and WV
- UIIA in admitted auto liability states coming soon!

## Auto physical damage, motor truck cargo, non-trucking liability and general liability guidelines

- Risks can be written as a package or on a standalone basis
- 2 years minimum driving experience with like vehicle
- Tractors and trailers must be newer than 23 years old
- Refrigeration breakdown available if trailers are less than 10 years old
- \$7,500 towing and storage limit (APD) included with options up to \$25,000

## Specific to UIIA

- UIIA is offered under Auto Liability. Trailer interchange is offered under Auto Physical Damage and Motor Truck Cargo

## How to get certified

Once the policy or endorsement is bound an agent can file for certification with IANA at [UIIA.org](http://UIIA.org). Or Cover Whale can file on your behalf, but in order to do so the agent must provide the following:

- Standard Carrier Alpha Code (SCAC). This identifies the transportation company for which the insured is hauling. Please add as a note in the Cover Whale portal
- UIIA Form 5c. You can obtain the form at [uiia.org/insurance-agents/uiia-insurance-forms](http://uiia.org/insurance-agents/uiia-insurance-forms). Please upload this form to the Cover Whale Agent Portal
- Agents must provide their agent code. If you don't have a UIIA agent code and need to obtain it, **please watch this helpful video** from UIIA. Please add the agent code as a note in the Cover Whale Agent Portal

**Excluded Classes:** mobile homes • household good movers • hazmat haulers • logging, garbage/refuse/scrap • double or triple trailers • sand & gravel • cement • OS/OW loads • residential delivery • owned goods • livery operations • courier operations



Cover Whale writes on admitted and non-admitted A-rated paper. Each risk is automatically matched to the appropriate market. Questions? Email [hello@coverwhale.com](mailto:hello@coverwhale.com)

Please visit [coverwhale.com](http://coverwhale.com) for a full list of states.