



# Hotshots Guidelines

## Auto liability guidelines

- Targeting 1-25 power units at bind
- Growth of 2 additional power unit per quarter allowed above the original cap of 25 units
- Dash cam is 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 to extend coverage
- Auto hauling allowed
- Sprinter vans not allowed
- Non-admitted auto liability states include: AL, AR, AZ, CA, CO, DE, FL, GA, IA, ID, IN, MD, MI, MN, MO, MS, NH, NJ, OH, OK, OR, PA, RI, TN, TX, UT, VA, WI, and WV

## Accepted Trailer Examples

- Gooseneck trailers
- Deckover trailers
- Dovetail trailers
- Lowboy trailers

## Auto physical damage, motor truck cargo and truckers general liability guidelines

- Targeting 1-75 power units
- Risks can be written as a package or on a standalone basis
- 2 years minimum driving experience with like vehicle
- \$7,500 towing & storage limit (APD) included with options up to \$25,000
- All states where Cover Whale is licensed

## Accepted Vehicle Classes

- Class 2 (6,001–10,000lbs) examples include: Chevrolet Silverado 1500 and 2500, Dodge Ram 1500 and 2500, Ford F-150 and Ford F-250, and GMC Sierra 1500
- Class 3 (10,001–14,000lbs) examples include: GMC Sierra 3500, Ram 3500 and Ford F-350
- Class 4 (14,001–16,000lbs) examples include: Chevrolet Silverado 4500HD, Ford F-450 and Ram 4500
- Class 5 (16,001–19,500lbs) examples include: Chevrolet Silverado 5500HD, Ford F-550, Peterbilt 325 and Ram 5500

**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](https://coverwhale.com) for a full list of states.