

# The most important innovation for truckers since coffee.

Commercial insurance is archaic. Time spent chasing the best policy is costly and frustrating for you and your commercial trucking clients. Cover Whale uses technology, continuous underwriting, and AI-based telematics to make quoting and binding fast, easy, and affordable.

## Auto liability guidelines

- Up to 30% off for safe driving at renewal
- Targeting 1-25 power units at bind
- Growth of 2 additional power units per quarter allowed above the original cap of 25 units
- Dashcam required - ensures more accurate claim and dispute resolution and enables driver safety coaching
- 2 years minimum driving experience with like vehicle
- No vehicles below 14,000 pounds
- All drivers and vehicles must be scheduled to extend coverage
- Tractors and trailers must be newer than 20 years old
- Hot shots are allowed with a maximum of 5 units (non-admitted states)
- Non-admitted auto liability states include: AL, AR, AZ, CA, CO, DE, IA, ID, IN, MD, MI, MN, MO, MS, NH, NJ, OH, OK, OR, PA, RI, TN, TX, UT, VA & WV
- Admitted auto liability states include: FL, GA, IL, NC, NV & SC with more coming soon!

**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

## Auto physical damage, motor truck cargo, non-trucking liability and 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
- Tractors and trailers must be newer than 20 years old
- Refrigeration breakdown available if trailers are less than 10 years old
- \$7,500 towing & storage limit (APD) included with options up to \$25,000

## Using data to make the roads safer and save lives.



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.