



## HIGHLIGHTS

- Wholesale Distribution Only
- Quick Quotes – 24 hour or less turnaround
- We have U/W and Binding Authority
- Limits up to \$5M  
Excess and Umbrellas available
- Can Write Single Stores and National Accounts
- No Receipt Restrictions
- Minimum Premium as low as \$2,430 (\$100k limit)
- A.M. Best Rated “A IX” Carrier
- Low deductibles or SIRs available

# HIRED & NON-OWNED

Our Hired & Non-Owned Auto program was designed specifically to provide auto liability and excess liability insurance coverage to pizza and food delivery, couriers, visiting nurses, home health care services and contractors. The program is underwritten by a national Non-admitted carrier.

## LEARN MORE

For more information about our Hired & Non-Owned Auto Insurance Program  
[norman-spencer.com/programs/specialty/hired-non-owned-auto](http://norman-spencer.com/programs/specialty/hired-non-owned-auto)

**Greg Rose**

800.543.3248

[gregrose@norman-spencer.com](mailto:gregrose@norman-spencer.com)

In California: Norman-Spencer Insurance Agency License #0B64551  
Norman-Spencer Agency, Inc. © All Right Reserved.

## ELIGIBLE CLASSES

- Food Delivery
- Food Couriers

## INELIGIBLE CLASSES

- Risks that offer Timed Deliveries
- Risks involving Human Transport
- Realtors/Real Estate Agencies
- Risks Using Trucks (other than pickup trucks) for Deliveries
- Sales Force and Temp Agencies

For more information about our Pizza I  
[norman-spencer.com](http://norman-spencer.com)

**NORMAN-  
SPENCER**

**SPECIALTY**