

**NORMAN-
SPENCER
TRANSPORTATION**

**Towing & Recovery
Program Highlights**

ELIGIBLE CLASSES

Towing and Recovery Operations with the following Garage Operations:

- * Tow Trucks with Storage Lot Operations
- * Tow Trucks Operators with Auto Repair
- * Tow Trucks Operators with Body Shops
- * Towing for Auto Auction Operations within a 200 mile radius and less than eight cars
- * Towing for Hire Operations

INELIGIBLE CLASSES

Towing and Recovery Operations with the following Exposures:

- * Towers performing Involuntary Repossessions
- * Operations with a trucking/hauling exposure in excess of 15% of the total operation. The tractor trailer types must be used for towing buses, construction equipment or cargo from the scene of an accident

NOTE: WE ARE ABLE TO LOOK AT THE AUTO AND ON HOOK FOR THE FOLLOWING OPERATIONS EXCLUDING THE GENERAL LIABILITY OR GARAGE COVERAGE.

- * Operations that have a convenience store operation or Gas Sales
- * Salvage Operations
- * Used Auto Sales

COVERAGE & LIMITS OFFERED UP TO: (DEPENDENT ON THE CARRIER)

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| • General Liability | \$1,000,000/\$3,000,000 |
| • Garage Liability Limits | \$1,000,000/\$3,000,000 Aggregate |
| • Garage keepers | \$500,000 Per Location |
| • Automobile Liability Limits | \$1,000,000 CSL |
| • Automobile Physical Damage | (Written on Original Cost New Basis) |
| • Uninsured & Underinsured Motorist | (Non Stacked)
Minimum Statutory Limits |
| • Medical Payments (For both Auto and Garage) | \$1,000, \$2,000 or \$5,000 |
| • Personal Injury Protection | Minimum Statutory Limits |
| • Hired and Non Owned Liability | Limits equal to the Auto Liability |
| • On Hook Cargo (Limits Schedule Per Vehicle) | \$500,000 Maximum Limit (higher with referral) |
| • Miscellaneous Property Floater Tools & Equip. | \$100,000 Maximum Total Values Limit |
| • Property Real and Personal | \$1,000,000 Any one Location |

Drivers and Motor Vehicle Reports

ALL NEWLY HIRED DRIVERS MUST SUBMIT THEIR MVR AND BE APPROVED PRIOR TO OPERATING ANY VEHICLE INSURED ON A POLICY. THE MVR MUST BE LESS THAN 30 DAYS OLD.

MOTOR VEHICLE REPORTS – PRIOR TO BINDING

1. Name, date of birth and driver's license number must be obtained on all owners, active spouses, corporate officers and employees for the purposes of ordering Motor Vehicle Reports.
2. Employees not possessing a valid driver's license will be automatically excluded from the policy. If the Owner does not possess a valid driver's license, the risk is unacceptable.
3. All individual motor vehicle records must meet the qualifications outlined under the section entitled *Motor Vehicle Qualifications*.

MOTOR VEHICLE QUALIFICATIONS

Driver Requirements -- Drivers must have a minimum of two years' driving experience operating similar type commercial vehicles.

Note that some of our carriers have tighter restrictions and require that the driver have a minimum two years actual tow truck experience.

DRIVER QUALIFICATIONS

- **All Drivers must be a minimum of 22 years of age and 23 years old for Class "A" CDLs.**
- **ALL Excluded Drivers are excluded from the policy vehicle coverage. At Norman-Spencer's direction the insured must either sign a driver exclusion or provide a letter on company letterhead stating, "the driver will not operate the vehicles covered by this policy. Failure to comply will result in reimbursement of all claims and expenses incurred by the carrier by the insured."**

Note: This exclusion or letter must be received within 72 hours to avoid cancellation of the policy.

MVR MINIMUM REQUIREMENTS

A Driver must be excluded if any of the following violations have occurred within the last (36) months:

- Driving While Impaired.
- Driving While License Suspended or Revoked.
- Possession of controlled substance, or open container.
- Failure to report an accident or leaving the scene, regardless of the amount of damages.
- Felony involving a motor vehicle.
- Passing a stopped school bus.
- Speeding in a school zone.
- Careless and Reckless Driving (If the state has imposed the maximum points.)
- Speeding 20 miles above the posted speed limit.

SUBMISSION REQUIREMENTS

- Norman-Spencer Towing Application
- Driver & Vehicle Schedule Spreadsheet
- 5 YR Loss Runs, currently valued
- MVRs, all Drivers

INSPECTIONS

All accounts and their locations are subject to inspection.

PROGRAM MANAGER

Contact Renee Low at 800-543-3248 x8455 or ReneeLow@Norman-Spencer.com