



WESTERN SKIES MGA

Preferred Auto Haulers Appetite Guide



Coverage Available with Admitted & Non-Admitted A-Rated Carriers
Available in AL, AR, AZ, CA, CO, FL, GA, IL, IN, KY, MS, NC, NM, NV, OH, OK, PA, SC, TN, TX, VA
(MO & UT Coming Soon)
Specializing in Accounts of All Sizes, Whether 1 Truck or 100+!

Targeted Risks

- ✘ Trucks, Tractors, and Trailers Used in Trucking for Hire Operations
- ✘ Auto Haulers Operating Intermediate Radius Under Secured Dealership and Auction Contracts
- ✘ Must Have Safety Program with Vehicle Maintenance Documentation and Driver Onboarding Procedures
- ✘ Extensive Cargo Inspection Programs Must Include Pre- and Post-Trip Documentation Reports
- ✘ Dash Cameras and GPS Tracking Required
- ✘ Owners with 5+ Years' Auto Hauling Management Experience
- ✘ Drivers with 5+ Years' Experience Hauling Autos
- ✘ Risks Ineligible for Preferred Program can be Considered for Coverage with Other Appropriate Carriers/Programs

Coverages & Limits

- ✘ Commercial Auto Liability Limits: \$500K, \$750K, \$1M
- ✘ Hired/Non-Owned Auto Limits Up to Auto Liability Limit
- ✘ Physical Damage: Up to 15 Years Old; Deductibles: \$1K, \$2,500, \$5K; Leased Vehicle 30 Days
- ✘ Medical Payments Limits: \$1K, \$5K
- ✘ Personal Injury Protection Limits: State Basic
- ✘ Uninsured/Underinsured Limits: State Minimums
- ✘ Trailer Interchange
- ✘ Waiver of Subrogation
- ✘ Additional Insured
- ✘ Loss Payee
- ✘ Regulatory Filings & Certificates of Insurance

Hard-to-Place Risks

- ✘ New Ventures, Overweight/Overheight Requiring Pilot Car, Trip Leasing, Unloading/Drive-Away Over 1 Mile, Heavy Equipment Hauling