



**WESTERN SKIES MGA**

## Preferred Towing Program 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
- ❏ Towing Companies Contracted by Local Companies, Municipalities, Auctions, Car Dealerships
- ❏ Primarily Mid-Size Trucks Hauling Passenger Cars, Motorcycles, and ATVs
- ❏ Companies with Safety Programs, Vehicle Maintenance, Driver On-Boarding Procedures
- ❏ Dash Cameras and GPS Tracking Required
- ❏ Owners with 5+ Years' Towing Management Experience
- ❏ Drivers with 5+ Years' Experience with Similar Equipment
- ❏ Risks Ineligible for Preferred Program can be Considered for Coverage with Other Appropriate Carriers/Programs

### Coverages & Limits

- ❏ Commercial Auto Liability Limits: \$300K, \$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
- ❏ Garagekeepers Limit: Up to \$500K
- ❏ Medical Payments Limits: \$1K, \$5K
- ❏ Personal Injury Protection Limits: State Basic
- ❏ Uninsured/Underinsured Limits: State Minimums
- ❏ Waiver of Subrogation
- ❏ Blanket Additional Insured
- ❏ Loss Payee
- ❏ Regulatory Filings & Certificates of Insurance

### Hard-to-Place Risks

- ❏ New Ventures, Watercraft Towing, Underwater Recovery, Aircraft Towing/Transport, Overweight/Overheight Requiring Pilot Car, >10% Equipment Hauling, >25% Auto Repair, Onsite Auto Auctions, Auto/Truck Rental Operations