

California Commercial Auto Market

COMMERCIAL AUTOMOBILE LIABILITY AND PHYSICAL DAMAGE IN THE STATE OF CALIFORNIA



Topa Insurance Company is an Admitted, dedicated Wholesale Brokerage market. They are committed to providing excellent service and products and specialize in small to medium-size businesses with low and moderate hazard exposures.

COVERAGES & LIMITS

- Liability limits from \$100K to \$1M
- UMBI - \$100K only limit
- Med Pay - \$1K, \$2K or \$5K
- UMPD - \$3,500
- Cargo - up to \$100K (some cargo commodity exclusions apply)
- Physical Damage - Cost New
- Towing & Storage - \$5K or \$10K

TARGET CLASSES

Business Auto and Motor Carrier Trucking within California with newer vehicles and experienced drivers that are loss free in these classes:

- Container Haulers
- Produce Haulers
- General Freight Haulers
- Business Auto / Artisans

INELIGIBLE CLASSES

- Emergency vehicles
- Livery vehicles
- Hazardous / explosive material haulers
- Vehicles operating under time constraints
- Security guard vehicles (armed)
- Vehicles that carry guard dogs
- Vehicles leased or rented by insured
- Class A drivers outside 25-70 yrs. of age
- Class C drivers outside 22-70 yrs. of age
- Mobile equipment
- Vehicles used as a living facility
- Trailer-only policies
- Units with booms or cranes
- Steel haulers / hay haulers / garbage trucks
- Trucks pulling triple trailers
- Risks with more than 25% sub-haul exposure
- Vehicles not registered / garaged in state of policy issuance
- Tank trucks / trailers exceeding 1400 gallons
- Mining, tunneling, oil / gas drilling vehicles
- Bridge / dam construction vehicles
- Glass-lined tank trucks / trailers
- Pilot vehicles / loads requiring pilot vehicle
- Mobile home haulers
- Cement mixing trucks
- Grey market vehicles

APPLICATIONS

Topa applications preferred but ACORD applications are acceptable. Current MVRs, vehicle registrations and loss runs must be submitted.



Contact

Jim Watson

Transportation
Underwriting Manager
(702) 274-3218
commercial@wwfi.com



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