

P.O. Box 2575 | Jacksonville, FL 32203
1-800-874-8053 | [www.carolinacas.com](http://www.carolinacas.com)

 **PUBLIC TRANSPORTATION PROGRAM GUIDELINES**(10+ POWER UNITS)

These guidelines will assist you in qualifying, submitting and binding Public Transportation business with Carolina Casualty. Our guidelines are subject to change periodically without notice.

 **Agents and Brokers**

Carolina Casualty will accept new submissions from approved retail agents and brokers. Agents and brokers must be appointed and licensed with Carolina Casualty in the insured’s state prior to binding.

 **Program Availability**

Programs are available in all states except Alaska, Hawaii, Massachusetts and Mississippi. Accounts written in Louisiana require a $25,000 deductible.

 **Targeted Classes of Business**

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| --- | --- |
| * **Charter and Tour Operators**
* **Municipal Transit Authorities**
* **Limousine Services**
 | * **School Districts**
* **School Bus Contractors**
* **Entertainment Coach Operations**
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**Ineligible Classes of Business**

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| --- | --- |
| * **Taxi Services**
* **Black or Silver Cars**
* **Airport Shuttles**
* **Non–Emergency Medical Vehicles**
 | * Social Services Agencies
* Non-Yellow School Van Operations
* Party Buses
* Van Pools
* Emergency Medical Vehicles
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**Lines of coverage offered**

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| --- | --- | --- |
| * **Auto Liability (Up to 5M)**
* **General Liability**
* **Physical Damage ($1,000 minimum ded.)**
* **Garage Liability**
 | * **UM/UIM/PIP/No-Fault**
* **Garagekeepers Legal Liability**
* **Hired and Non-Owned Auto**
* **Medical Payments**
 | * **Following Form Excess Liability. (Up to 5M XS 5M)**
* **Limited Abuse or Molestation Coverage**
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*Notes*

* No Workers’ Compensation
* No Property (i.e., building, contents)

 **Account Eligibility Requirement**

* Applicants must be in business at least two consecutive years under their own name and operating authority.
* Applicant’s primary business must be to provide prearranged or scheduled transportation to the public for a fee. School Systems and Non-Profit Public Services are also eligible if professional drivers operate the vehicles.
* Applicant must be financially sound (operating profitably with positive net worth or be publicly

supported)

* If the applicant has FHWA authority, they must have a Satisfactory DOT safety rating

**Vehicle Eligibility Requirements**

* Vehicles older than 25 years are not eligible for coverage. 20 – 24 year old vehicles are subject to company approval.
* Any limousines with stretched frames must have been modified by a Qualified Vehicle Modifier (QVM) as specified by the Ford Motor Company and the Cadillac Division of General Motors.

**Driver Qualification Requirements**

MVR guidelines:

* Minimum age of 23
* Minimum of two years of CDL-B driving experience driving similar equipment and be in compliance with state and federal laws (Only US Commercial Driver Licenses)
* Maximum of three moving violations in the last three years, or two moving violations and one preventable accident
* No major violations in the last three years
* No DUIs or felony driving convictions within the last 5 years
* Drivers with verifiable MVR’s
* All drivers must be in good physical condition. Evidence of insurability must be provided for any driver that has continuing health problems, requires regular medication, or is over the age of 65

***Please ask about our Veteran Hiring Program***

**Safety Requirements**

* The account must have a DOT SAFER safety rating of “Satisfactory.”
* Strong internal safety program
* Good driver hiring program
* Acceptable Loss control inspection within 30 days of binding coverage

**Pre-submission Opinion**

Not every company is a good fit for Carolina Casualty. You can pre-qualify your prospect with a phone call or an email. The information you will need for your pre-qualification discussion is current price, current insurance company, current financials (i.e., P&L and balance sheet) and loss history summary.

**Prospective Customer Clearance/Reservation Requirements**

Carolina Casualty will set aside a specific prospect for an agency who has sent in the required information which includes: Carolina Application, Loss Runs, Financials, and Historical Account Info. Please see the Public Transportation Clearance/Reservation Requirement Sheet for more details.

**Submission Applications**

We will accept submission applications from other carriers for quoting purposes. However, we require a completed and signed Carolina Casualty Public Transportation Application upon binding. Applications are available on our website: **www.carolinacas.com.**  Submission applications and all attachments may be emailed to: **publicsubmissions@carolinacas.com**, faxed to (904) 363-8098 or mailed to our mailing address: P.O. Box 2575, Jacksonville, FL 32203.

**Submission Packets Should Include**

* Completed transportation application including projected and historical exposures over the last five years
* Loss history - Currently valued loss runs (no older than 90 days from effective date) are required: four prior years and current year to date. If higher limits are needed, reinsurance companies require five years of historical loss runs.
* If the applicant operates interstate, copies of their last four quarters of Interstate Fuel Tax Authority (IFTA) reports.
* Current year to date interim financials and full prior years financials, including balance sheet and Income Statement financial statements or tax return.
* MVRs on all drivers can be no older than 90 days. For fleets larger than 50 drivers, 50 percent sampling is acceptable.
* Equipment schedule including year, make, model, complete vehicle identification numbers, seating capacity, and length of stretched limousines. Also include stated values if physical damage is desired.
* Driver schedules with dates of birth, dates of hire, years of experience, license numbers and state

 **Quotes**

Quotes will be processed once a complete submission is received. We will make every effort to quote by your need-by date. Our average quote time is 30 days.

**Binding Business**

* Coverage will not be bound until Carolina Casualty receives the required down payment, signed application, signed UM/UIM/PIP form (if applicable), and any other quote subjective to.
* Only an employee of Carolina Casualty can bind coverage. Upon receipt of the required down payment and signed forms, all Binders, Loss Payee and Additional Insured Certificates, Identification Cards and Accident Kits will be issued.
* Within the first 30 days of the policy term, Carolina Casualty will conduct a loss control inspection of the account, either by phone or in person. A qualified independent company will be used. The Insured should have personnel files, vehicle maintenance files, and safety records available for this audit.
* Some quotes released are subject to additional documentation. Please note that failure to provide required items could result in cancellation.

**Filings**

Carolina Casualty will make all filings (state and federal). The agent or broker is responsible for requesting filings.

**Premium Payment Options**

* Payment in full.
* Premiums may be financed through premium finance companies; however, the finance agreement must be approved by Carolina Casualty prior to binding. A down payment as stipulated on the proposal is still required prior to inception with the balance due within 30 days.
* Down payments are to be collected by the agent and forwarded to Carolina Casualty with the required signed form(s) in order for an account to be bound. Down payment amounts will be stipulated on each proposal.
* Monthly payments are due within seven (7) days after installment due date per policy schedule.

 **Commissions**

We offer 10 percent commission on all lines. Net quotes can be provided upon request.

 **Endorsements**

All change requests, including driver and vehicle additions, deletions and changes must be made in writing via email, mail or fax. Endorsements can only be bound by a Carolina Casualty employee. Changes will not be made retroactively. All endorsements are effective at 12:01 am.

**Charter Bus Premium Lay-up Credit Policy**

Unexpected events may render a vehicle (or group of vehicles) unusable for an extended period of time. We allow an Insured to remove one or more vehicles from coverage for a period of time, referred to as a lay-up. Lay-up credit is an accommodation for the unexpected. Acceptable reasons for lay-up include vehicle refurbishing or major repairs. In these situations, we will allow 1 lay-up per vehicle per policy term and it must be for a period of more than 30 days, however, at no time can more than 25% of the total fleet be laid up.

Unacceptable reasons for lay-up include expected seasonal slowdowns or summer lay-up of school buses. In order to have coverage for a laid up vehicle, we must be notified of the lay-up dates prior to the lay-up.

**Cancellations**

* Insured request for cancellation will be honored provided the policy is returned or a Lost Policy Release Form is received prior to the requested cancellation date.
* The earliest date a cancellation will be effective is the date Carolina Casualty is notified in writing.
* We will earn premium for as long as we are on the coverage including time necessary to cancel filings.
* Flat cancellations are not permitted.

**Public Program Manager**

* Andrew Miller
* Phone: 904-363-8001
* Email: anmiller@carolinacas.com

**Risk Management and Safety Services**

* A loss prevention survey on all bound accounts will be done within 30 days after the effective date and will be performed by a Safety Specialist.
* We offer risk management services to help your insured run a safer operation including DOT compliance consulting, identifying and analyzing risk exposure, safety training, loss run trending/ analysis and more. Additionally, we offer a subsidy toward the Lytx DriveCam® Program for eligible customers.

**Claims**

* Carolina Casualty looks for prospects who share the same approach to handling and settling claims as they do. We believe in open, two-way communication on claims and claims payments.
* We aim to minimize exposure on at-fault losses through aggressive settlement action and minimize exposure on not-at-fault losses through aggressive claim and claimant handling.

**24/7/365 Claims Reporting**

Phone: 1-800-874-8053

Web: [www.carolinacas.com](http://www.carolinacas.com)
Email: claimdocs@carolinacas.com

**About Carolina Casualty**

For more than 65 years, Carolina Casualty has been a premier insurance brand in the Transportation Industry. We offer risk sharing, superior claims management, open communication and risk management assistance to provide you with quality protection for your business.

Carolina Casualty is a Berkley Company, an insurance holding company that is among the largest commercial lines writers in the United States.

a Berkley Company Ratings
**A+ (Superior)** by A.M. Best Company
**A+ (Strong)** by Standard & Poor's

Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued.

[www.wrberkley.com](http://www.wrberkley.com)