Vanpool Program

LANCER INSURANCE
The Difference is Our Attitude.

Underwriting Profile & Submission Procedures

PREFERRED RISK PROFILE

Our Vanpool Program is designed for those who transport people to and from work (one round trip per day) in a passenger van.

TERRITORY

The coverage territory for our Vanpool Program is all 50 states.

ELIGIBILITY

Van Requirements

- Each van must have a minimum seating capacity of seven passengers, including the driver.
- No private passenger type automobiles are permitted to be insured under this program.
- Each van should be no more than 15 years old.
- Mileage should be comparable to the year of the van.
- Each van shall be equipped with seat belts for the driver and all passengers.
- Each van shall have a primary driver and at least one back-up driver .

Driver Requirements

- All drivers must be reported to Lancer before driving.
- All drivers must be a minimum age of 25 years old.
- All drivers must possess a valid unrestricted state drivers license for a minimum of three years.
- A preferred driver should be accident free for a least three years; however, an otherwise superior risk may have no more than one not-at-fault accident within the last three years.
- All drivers must have no more than two violations for the past three years.
- An applicant will be rejected if he/she has ever been convicted of a major violation, such as a hit and run, leaving the scene of an accident, driving under the influence of alcohol or controlled substances or driving while otherwise impaired.

Personal Use Of The Van

- Minimal personal use of the van preferred
- No routine carrying of unrelated persons (e.g., Cub Scouts, church groups, Little League)

COVERAGE HIGHLIGHTS

- **Commercial Auto Liability**
  - Includes bodily injury and property damage
  - Limits range from $100,000 to $5,000,000 CSL
  - Uninsured/underinsured motorists, personal injury protection and medical payments offered according to state law
- **Physical Damage (Comprehensive & Collision)**
  - Deductibles range from $500 to $1,000

PAYMENT OPTIONS

We offer a free installment plan with a down deposit of 25% of the premium and eight monthly installments. For a renewal, the down deposit will be reduced to 20%. And, for added convenience, Lancer's Electronic Payment Program (EPP) allows you to pay online by electronic check.

SUBMISSION REQUIREMENTS

- Completed and signed Lancer Vanpool Application
- Current motor vehicle record for all individuals driving the van (including primary and back-up drivers)
- Valid loss runs for the last three years (if applicable)
- Synopsis of operations including overnight garage location

Submissions may be submitted via:

- Email: vanpoolapps@lancerinsurance.com

For underwriting questions regarding Lancer's Vanpool Program, please contact:

800-782-8902 ext. 3264
vanpoolapps@lancerinsurance.com

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