# **Commercial Auto Insurance** From Kemper Auto



## **HIGHLIGHTS**

- Artisan and light/medium commercial risks
- Liability limits up to \$1 Million CSL (where available)
- New ventures welcome
- Up to 54k GVW
- Multiple payment options
- Personal use endorsement
- Exceptional claims service
- Online portal for insureds
- "A" Rating by A.M. Best
- · Available in:
- AZ, CA, CO, FL, GA, PA, TX

#### **TOP CLASSES**

- Lawncare Services
- Landscaping Contractors
- Painting and Wall Coverings
- Cleaning Services
- Home Improvement Contractor/Handyman
- Masonry, Drywall, Insulation, and Tile/Marble Contractors
- Electrical Contractors
- Concrete Contractors
- Automotive Repair and Maintenance
- Building, Developing, General Contracting
- Welding Contractors

#### **PROVIDED BY**

**XEMPER** Auto COMMERCIAL

## **AVAILABLE OPTIONS**

- Roadside Assistance
- Non-owned Auto
- Hired Auto
- Waiver of Subrogation
- Additional Named Insured
- Additional Driver Coverage
- Any Auto
- Truck Cargo Coverage

#### DISCOUNTS

- Commercial General Liability
- BOP
- Proof of Prior Insurance (Personal or Commercial)
- Paid in Full

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- Business Experience
- Multi-Vehicle \*Not all discounts available in all states.

## VEHICLE ELIGIBILITY

#### Passenger auto, Luxury auto, Sport auto, Sport Utility, Pickup (1/2 ton or less), Pickup (1/2 ton or more) Pickup (with 5th wheel)

Cargo van, Full Size van, Mini van, Wheelchair van, Step van, Deliverv van, Catering truck

# **GENERAL ELIGIBILITY**

#### **Eligible Risks**

- Delivery
- (Appliances, newspapers)
- Sales and Service
- Artisan/Contractors (Landscapers, plumbers, etc.)
- Professionals
- (Architects, consultants)
- Most 54k GVW or less (if not for hire)

#### **Ineligible Risks**

- Dirt, sand and gravel hauling
- Livery (Passengers for hire)
- Towing (Automobiles)
- · Ice Cream (to children)
- Timed delivery
- Heavy and "for hire"
- (Hauling and Long haul)
- Tow Trucks



Straight truck, Box truck, Stake body truck, Refrigerated truck, Flatbed truck, Dump Truck, Cherry picker, Ag hopper truck, Tank truck



Open utility trailer, End utility trailer, Horse trailer, Livestock trailer, Flatbed trailer, Gooseneck trailer, Concession trailer



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