

# 5Star Business Auto Program (Miscellaneous Classes)

5Star Specialty Programs offers an array of programs with all needed lines of coverage for many classes nationwide. We also provide comprehensive Business Auto coverage for a broad range of industries, nationwide except LA & MA. The 5Star Business Auto Program for miscellaneous classes is just what you've been looking for to meet the needs of a variety of business auto exposures.

## Eligible Classes

- Wholesale Distributors (including beverage, boat transport excluding oversize/wide loads, wood products excluding logging vehicles, etc.)
- Retail Locations/Stores (including appliance delivery, bakeries, department store delivery, furniture, etc.)
- Aggregate Haulers
- Cement, Concrete & Concrete Pumpers (excluding Redi Mix)
- Courier Service
- Farming (including farm products, fertilizer (non-placarded), agricultural products, etc.)
- Funeral Escorts
- Mobile Repair & Service
- Security Patrol (Unarmed & No Emergency Response)
- Various Contractors (including building contractors, commercial building renovation, roofing, plumbing, etc.)
- And many more

## Available Products

- Commercial Auto Liability
- Hired and Non-Owned Liability
- Medical Payments
- Physical Damage
- PIP - Statutory
- UM/UIM

## Program Highlights

- A rated carriers
- In-house authority for quick turnaround

## Program Parameters

- Bodily Injury and Property Damage up to \$1,000,000 CSL (higher limits available)
- Non-Owned: \$1,000,000
- Hired Car: \$1,000,000
- Medical Payments: \$5,000 or \$10,000
- PIP - Statutory limits by state (higher limits available as needed)
- UM/UIM - Statutory limits by state (higher limits available up to \$1,000,000)
- Collision: \$1,000 Minimum Deductible
- Local & intermediate under 200 miles

## Ineligible Classes

- Autos hauling hazardous, radioactive, explosive, or flammable substances as defined by the Department of Transportation
- Cattle and livestock haulers
- Long haul trucking (over 200 mile radius)
- Truckers For Hire (available through Trucking Program)
- Waste Haulers (available through our Waste Program)

## Availability

- Nationwide except LA & MA

### 5Star Specialty Programs also offers Specialty Underwriting for:

**Business Auto:** Miscellaneous Classes • **DEALERSure:** Dealerships, Auto Auctions, Wholesalers • **Garage:** Auto Repair, Body Shops • **Healthcare:** Kidney Dialysis, Senior Living  
**Paratransit:** Non-Emergency Ambulance/Ambulette, Special Needs Transport • **PARKsure:** Valet, Self, Assisted, Special Events • **PROtect Professional Liability:** D&O, E&O, EPLI  
**Public Auto:** Bus, Limousine, Taxi • **Towing & Recovery** • **Trucking:** Non-Trucking Liability, Cargo, Occ/Acc • **Waste Operations:** Septic/Port-o-let, Recycling Operations, Transfer Stations, Waste Removal, Work Comp • **Workers Compensation Services:** Guaranteed Cost, Self Insurance, Claims Administration • **Crump Insurance Services also offers Wholesale Brokerage capabilities for:** Property • Casualty • Financial Services • Medical Liability • Equipment Maintenance Insurance • Binding Authorities.

This document is not intended to be a complete representation of the products described, herein. Contact us for complete details. CA License 0F44166

## Contact Us

Linda Addison

Phone: 321.421.6758

Email: [linda.addison@5starsp.com](mailto:linda.addison@5starsp.com)

