



# COMMERCIAL AUTO APPETITE

No radius or unit count restrictions. Does it have wheels? We want to see it! Rate 1-10 power unit risks with our Breeze online rater through bhhc.com. Online Bind Eligibility is now available for many classes within Breeze! If your risk is eligible, you will see a "Bind Now" button on the final screen of the Breeze rater. Classes in bold below may be eligible for immediate online binding.

#### CONTRACTORS

- Artisan Contractors
- Cement/Road Construction
- Cleaning Services
- General Contractors
- Landscaping Services
- Oil & Energy
- Property Management
- Public & Private Utilities
- Security Services

# **AUTOMOTIVE/TOWING**

- Automotive Services
- Auto, Camper, Truck,
- Gas & Service Station
- Parking Garage/Lot
- Rental Vehicles
- Motorcycle Dealerships Service & Repair
  - Towing

#### DELIVERY/MOBILE BUSINESS

- Mail/Package Delivery
  Mobile Stores
- Mobile Beauty/Barber Shops
- Mobile Health Vehicles Couriers (Bloodmobiles)
- Mobile Pet Care
- Roadside Service
- Bookmobile
- Food Delivery
- Food Trucks

# **MEDICAL VEHICLES**

- Clinic & Hospital Vehicles
- Doctor & Professional Health Vehicles
- Medical Transportation (Emergency/Non-Emergency)

# **PUBLIC AUTOS**

- Athlete/Musician
- Charter/Sightseeing
- Courtesy Transport
- Daycare Transportation Senior Citizen/Social
- Employee Transportation
- Funeral Vehicles
- Staffing Agency
- School/Educational/ Religious Transport
- Service Agency Vehicles
- Taxi, Limousine, & Airport Transportation

### **TRUCKING**

- Agriculture, Farming, & Heavy Equipment/ Livestock
- Auto Transport
- Dumping Operations (Dirt, Sand, Gravel)
- General Commodity
- Logging Operations
- Oversized Loads
- Household Goods
- Mover
- Oil & Energy
- Scrap Auto/Metal
- Haulers

#### ALL OTHER CLASSES

- Driver Training Autos
- Salesperson's Autos
- And more!

#### **EXPOSURES TO AVOID**

- ✗ Trucking Brokerage
- ✗ Risks hauling to landfills ✗ Coal Haulers
- ✗ Anhydrous Hauling
- ✗ Monoline Physical Damage
- ✗ Corrosive Hazmat
- **✗** Sugarcane Haulers
- ✗ Multi-state Movers (ICC)
- **✗** Ice Cream Trucks

#### **RETAIL & WHOLESALE**

- Equipment Rental
- Manufacturing
- Repair Services
- Retail Businesses
- Wholesale/Distributor

# SUBMISSION TIPS

For the quickest quote turnaround, rate 1-10 power units on Breeze and provide:

- →Loss runs (required)
- → Explanation of losses over \$100,000
- →Complete drivers list with license numbers
- →Vehicle list with VINs
- → Filings
- →Target/Renewal premium
- → Short narrative of business operations
- → Send 11+ power unit risks to our fleet team at auto@bhhomestate.com

# STATE AVAILABILITY



\*Restricted to agents domiciled in that state.