Underwriting Appetite

Trucking with a radius of up to 1,000 miles between terminals

Target Classes Include:

+ Waste Haulers
+ Concrete Mix-In Transit
+ Sand & Gravel Haulers
+ Delivery Trucks
+ Contractor’s Fleet
+ Saltwater Haulers
+ Oil & Gas Equipment Delivery
+ Frac Hauler
+ Vacuum Trucks
+ Hot Shots
+ Manufacturer’s Fleet
+ Body Shops
+ Valet Services
+ Auto Repair & Service Operations
+ Oil & Gas Contractor’s Fleet

Qualifications & Submission Requirements:

+ Complete ACORD application
+ Driver schedule
+ Vehicle schedule with class codes
+ 4 quarters of IFTA’s
+ At least 3 years of current loss runs
+ $10,000 minimum premium
+ Financial information required for accounts exceeding $50,000
+ Radius of Operation up to 1,000 miles between terminals
+ Average fleet size of 5 or more
+ 50% or less Owner/Operators

Limits:

+ Auto Liability $1 Million
+ Commercial General Liability $1 Million
  (Associated with Trucking Risks Only)
+ Motor Truck Cargo $1 Million
+ Contractor’s Equipment $1 Million per item / $5 Million aggregate
+ Property $5 Million

Ineligible Classes:

+ Hazardous Materials Hauler
+ Owner/Operators more than 50%
+ New Entities
+ Coast to Coast Truckers
+ Gasoline Hauling
+ Truck/Trailer/Car Rental
+ Logging
+ Livestock
+ Hired & Non-Owned Only
+ Coal Hauling
+ Auto/Motorcycle Dealers
Deep South Offers Coverage Enhancements

+ Fuel in Vehicle
+ Personal Effects ($2500)
+ Airbag
+ Loan/Lease Payoff (Not Available in LA)
+ Hired Auto Physical damage
+ Electronic Equipment
+ Increased Rental Reimbursement and Lost Income/Downtime

In addition, the following coverages are available via separate endorsement:

+ Basket Deductible
+ Sub Limit for Pollution Liability Broadened Coverage for Covered Autos
+ Non-Owned Trailer Coverage Endorsements

New Business Quotes:
Send new business submissions or questions to:
newbusiness@deep-south.com.

Renewal Business:
Send renewal business submissions or questions to:
processing@deep-south.com
Enhancement Endorsements Unique to Deep South Products

Commercial Auto Coverage Insurance Program
For light and medium vehicles

Eligibility
These endorsements broaden coverage for a select number of classes including:
— Non-Trucking Risks (Local/Intermediate)
— Light and Medium Vehicles
— Contractor Fleets
— Wholesalers
— Service Vehicles

Coverage Enhancements
All eligible risks written on Business Auto Coverage policies may purchase our expanded coverage endorsement for $230 per policy which provides 21 added or expanded coverages including:
— Personal Effects
— Electronic Equipment
— Waiver of Subrogation
— Pollution

Examples of Classes Written

Heavy Truck Insurance Program
For larger, heavier vehicles

Eligibility
These endorsements broaden coverage for a select number of classes including:
— Auto Vehicle Delivery
— Courier Services
— Sand and Gravel Operations
— Trucking Risk (Hauling for Others)
— Ready-Mix Operations
— Salt Water Haulers
— Hot Shots
— Auto Dismantling/Junk Yards/Salvage Operations
— Garbage, Recycling, Waste Disposal or Hauling
— Sewer Cleaning Operations
— Wrecking or Dismantling Operations
— Moving, Storage operations
— Vacuum Trucks
— Oilfield Equipment Delivery

Coverage Enhancements
All eligible classes written on the Motor Carrier and Business Auto Coverage policies can now receive a bundle of expanded coverages. This provides 13 added or expanded coverages for: personal effects, electronic equipment, custom signs or paint, tarps and more.

A second bundle of coverages is now available in one affordable endorsement. This provides 11 liability and physical damage enhancements and expands the definition of the named insured. This optional endorsement bundles several commonly requested coverages such as rental reimbursement, hired auto physical damage, blanket waiver of subrogation, extended towing and non-owned auto coverage.

Examples of Classes Written
<table>
<thead>
<tr>
<th>Enhancements</th>
<th>Description</th>
<th>Business Auto Motor Carrier</th>
<th>Changes in Commercial Auto Form - $230 / Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Airbags</td>
<td>Covers cost to replace an airbag that accidentally discharges</td>
<td>Not Included</td>
<td>✓ Included</td>
</tr>
<tr>
<td>Blanket Waiver of Subrogation</td>
<td>Blanket waiver of subrogation for those that require this of the insured in a written contract signed before any accident occurs</td>
<td>Not Included</td>
<td>✓ Included</td>
</tr>
<tr>
<td>Custom Signs &amp; Decorations</td>
<td>Covers cost to repair or replace custom windows, custom painting, other decals or graphics</td>
<td>Not Included</td>
<td>$5,000 combined limit for custom signs &amp; decorations</td>
</tr>
<tr>
<td>Duties in the Event of a Loss</td>
<td>An insurance manager or other authorized representative has the authority to notify us of an accident, claim, suit or loss</td>
<td>Not Included</td>
<td>✓ Included</td>
</tr>
<tr>
<td>Electronic Equipment</td>
<td>Covers loss to permanently installed electronic equipment</td>
<td>$1,000 for audio, visual &amp; data electronic equipment only</td>
<td>$1,500 combined limit for electronic equipment</td>
</tr>
<tr>
<td>Mental Anguish</td>
<td>Extends definition of bodily injury to include mental anguish from other bodily injury, sickness or disease</td>
<td>Not Included</td>
<td>✓ Included</td>
</tr>
<tr>
<td>Personal Effects</td>
<td>Provides coverage to tangible property worn or carried by the insured &amp; in the covered auto at the time of auto theft</td>
<td>Not Included</td>
<td>$600</td>
</tr>
</tbody>
</table>
| Supplemental Payments – Increased Limits | Covers bail bonds & reasonable expenses for actual loss of earnings | Bail bonds - $2,000  
Loss of earnings - $250/day | Bail bonds - $5,000  
Loss of earnings - $500/day |
<p>| Transportation Expenses             | Temporary transportation expenses incurred by named insured because of the total theft of a covered private passenger type automobile | $20/day up to a maximum of $600 | $50/day up to a maximum of $3,000 |
| Unintentional Failure to Disclose Information | Unintentional failure to disclose information will not prejudice the Insured’s rights of recovery under the policy form | Not Included                 | ✓ Included                                     |
| Single Deductible                   | Per occurrence for auto &amp; trailer; also no glass deductible for repaired glass | Not Included                 | ✓ Included                                     |</p>
<table>
<thead>
<tr>
<th>Enhancements</th>
<th>Description</th>
<th>Business Auto Motor Carrier</th>
<th>Changes in Commercial Auto Form - $230 / Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blanket Additional Insureds</td>
<td>Extends coverage to any organization that requires additional insured status</td>
<td>Not Included</td>
<td>✓ Included</td>
</tr>
<tr>
<td>Employee as Insured – Hired Autos</td>
<td>Provides coverage for employees operating hired autos under a contract in that employee’s name</td>
<td>Not Included</td>
<td>✓ Included</td>
</tr>
<tr>
<td>Employee as Insured – Non-owned Autos</td>
<td>Any employee is an insured while using a covered auto not owned, hired or borrowed for business or personal affairs</td>
<td>Not Included</td>
<td>✓ Included</td>
</tr>
<tr>
<td>Newly Acquired Organizations</td>
<td>Coverage extended to certain newly acquired organizations</td>
<td>Not Included</td>
<td>Coverage for 120 days</td>
</tr>
<tr>
<td>Hired Auto Physical Damage</td>
<td>Extends collision &amp; comprehensive coverage to hired autos</td>
<td>Not Included</td>
<td>$50,000</td>
</tr>
<tr>
<td>Hired Auto Physical Damage – Loss of Use</td>
<td>Covers insured’s liability to lessor for an auto rented or hired without a driver or lessor’s loss of use as a result of an accident</td>
<td>$20/day up to a maximum of $600</td>
<td>$75/day up to a maximum of $1,000</td>
</tr>
<tr>
<td>Rental Reimbursement &amp; Lost Income/ Downtime</td>
<td>Pays for up to 30 days of rental reimbursement expenses &amp; any of the insured’s lost income resulting from loss to a covered auto</td>
<td>Not Included</td>
<td>Downtime &amp; rental reimbursement are subject to a combined maximum limit of $50/day up to $1,500</td>
</tr>
<tr>
<td>Towing/ Mechanical Breakdown/ Storage Charges</td>
<td>Coverage for towing the covered auto, any labor performed at the place of disablement, &amp; any storage costs incurred</td>
<td>$50 for towing any private passenger vehicle; storage &amp; labor performed at place of disablement are not covered</td>
<td>$750 for towing, storage &amp; labor performed at place of disablement; coverage applies to all covered autos</td>
</tr>
<tr>
<td>Pollution Liability</td>
<td>Provides sub-limit of coverage for pollution liability</td>
<td>Not Included</td>
<td>$100,000</td>
</tr>
<tr>
<td>Loan/Lease Payoff</td>
<td>Coverage to pay off loan or lease if “upside down” from ACV</td>
<td>Not Included</td>
<td>✓ Included (Not available in Louisiana)</td>
</tr>
</tbody>
</table>
## Heavy Truck Extension

<table>
<thead>
<tr>
<th>Enhancements</th>
<th>Description</th>
<th>Business Auto Motor Carrier</th>
<th>Heavy Truck Extension</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Airbags</strong></td>
<td>Covers cost to replace an airbag that accidentally discharges</td>
<td>Not Included</td>
<td>✓ Included</td>
</tr>
<tr>
<td><strong>Blanket Waiver of Subrogation</strong></td>
<td>For those who require it, a blanket waiver of subrogation in a signed written contract before an accident occurs</td>
<td>✓ Included</td>
<td>✓ Included</td>
</tr>
<tr>
<td><strong>Custom Signs &amp; Decorations</strong></td>
<td>Covers costs to repair or replace custom windows, custom painting, other decals or graphics</td>
<td>Not Included</td>
<td>$5,000 combined limit for electronic equipment, custom signs &amp; decorations</td>
</tr>
<tr>
<td><strong>Duties in the Event of a Loss</strong></td>
<td>An insurance manager or authorized representative has the authority to notify us of an accident, claim, suit or loss</td>
<td>Not Included</td>
<td>✓ Included</td>
</tr>
<tr>
<td><strong>Electronic Equipment</strong></td>
<td>Covers loss to permanently installed electronic equipment</td>
<td>$1,000 for audio, visual &amp; data electronic equipment only</td>
<td>$5,000 combined limit for all electronic equipment, custom signs &amp; decorations</td>
</tr>
<tr>
<td><strong>Mental Anguish</strong></td>
<td>Extends definition of bodily injury to include mental anguish from other bodily injury, sickness or disease</td>
<td>Not Included</td>
<td>✓ Included</td>
</tr>
<tr>
<td><strong>Personal Effects</strong></td>
<td>Provides coverage to tangible property worn or carried by the insured &amp; in the covered auto at the time of auto theft</td>
<td>Not Included</td>
<td>$2,500</td>
</tr>
<tr>
<td><strong>Supplemental Payments – Increased Limits</strong></td>
<td>Covers bail bonds &amp; reasonable expenses for actual loss of earnings</td>
<td>Bail bonds: $2,000 Loss of earnings: $250/day</td>
<td>Bail bonds: $5,000 Loss of earnings: $500/day</td>
</tr>
<tr>
<td><strong>Tarps, Chains &amp; Binders</strong></td>
<td>Covers loss to hand trucks, tarps, chains, binders &amp; other equipment used in shipping</td>
<td>Not Included</td>
<td>The lesser of the actual cash value, repair cost or replacement cost up $2,500</td>
</tr>
<tr>
<td><strong>Transportation Expenses</strong></td>
<td>Temporary transportation expenses incurred by named insured due to the total theft of a covered private passenger type automobile</td>
<td>$20/day up to a maximum of $600</td>
<td>$50/day up to a maximum of $3,000</td>
</tr>
<tr>
<td><strong>Transportation Expenses for Employees</strong></td>
<td>Pays for employee to return to closest location after a total loss</td>
<td>Not Included</td>
<td>✓ Included</td>
</tr>
<tr>
<td><strong>Unintentional Failure to Disclose Information</strong></td>
<td>Unintentional failure to disclose information will not prejudice the insured’s rights of recovery under the policy form</td>
<td>Not Included</td>
<td>✓ Included</td>
</tr>
<tr>
<td><strong>Single Deductible</strong></td>
<td>Single truck, tractor/trailer &amp; cargo deductible applies per occurrence</td>
<td>Not Included</td>
<td>Coverage provided via QBCA 02 49 basket deductible endorsement</td>
</tr>
</tbody>
</table>
## Enhanced Heavy Truck Extension

<table>
<thead>
<tr>
<th>Enhancements</th>
<th>Description</th>
<th>Business Auto Motor Carrier</th>
<th>Enhanced Heavy Truck Extension (Optional)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blanket Additional Insureds</td>
<td>Extends coverage to any organization that requires additional insured status</td>
<td>Not Included</td>
<td>✓ Included</td>
</tr>
<tr>
<td>Employee as Insured – Hired Autos</td>
<td>Provides coverage for employees operating hired autos under a contract in that employee’s name</td>
<td>Not Included</td>
<td>✓ Included</td>
</tr>
<tr>
<td>Employee as Insured – Non-owned Autos</td>
<td>Any employee is an insured while using a covered auto not owned, hired or borrowed for business or personal affairs</td>
<td>Not Included</td>
<td>✓ Included</td>
</tr>
<tr>
<td>Newly Acquired Organizations</td>
<td>Coverage extended to certain newly acquired organizations</td>
<td>Not Included</td>
<td>Coverage for 120 days</td>
</tr>
<tr>
<td>Hired Auto Physical Damage</td>
<td>Extends collision &amp; comprehensive coverage to hired autos</td>
<td>Not Included</td>
<td>$50,000 extended to vehicles weighing less than 10,000 pounds</td>
</tr>
<tr>
<td>Hired Auto Physical Damage – Loss of Use</td>
<td>Covers insured’s liability to lessor for an auto rented or hired without a driver or lessor’s loss of use as a result of an accident</td>
<td>$20/day up to a maximum of $600</td>
<td>$75/day up to a maximum of $1,000</td>
</tr>
<tr>
<td>Federal Excise Tax (New Vehicle Retail Tax)</td>
<td>Covers the amount of new vehicle retail tax (federal excise tax) if loss occurs within 12 months of purchase date &amp; total loss was not due to theft</td>
<td>Not Included</td>
<td>✓ Included</td>
</tr>
<tr>
<td>Fire Extinguisher Recharge</td>
<td>Pays cost of recharging or replacing fire extinguishers</td>
<td>Not Included</td>
<td>✓ Included</td>
</tr>
<tr>
<td>Fuel in Vehicle</td>
<td>Pays for loss of any fuel intended to operate this vehicle</td>
<td>Not Included</td>
<td>✓ Included</td>
</tr>
<tr>
<td>Rental Reimbursement &amp; Lost Income/Downtime</td>
<td>Pays for up to 30 days of rental reimbursement expenses &amp; any of the insured’s lost income resulting from loss to a covered auto</td>
<td>Not Included</td>
<td>Downtime &amp; rental reimbursement are subject to a combined maximum of $150/day for up to $4,500</td>
</tr>
<tr>
<td>Towing/Mechanical Breakdown/Storage Charges</td>
<td>Coverage for towing the covered auto, any labor performed at the place of disablement, &amp; any storage costs incurred</td>
<td>$50 for towing any private passenger vehicle; storage &amp; labor performed at place of disablement are not covered</td>
<td>$2,500 for towing &amp; storage; $500 for labor performed at place of disablement; applies to all covered autos</td>
</tr>
</tbody>
</table>
Deep South Footprint

AL, AR, AZ, CO, GA, KS, LA, MS, MO, NC, NM, OK, TN, TX, SC
Tailored Loss Control Services
We provide valuable loss control expertise in trucking, ready mix, refuse haulers, sand/gravel haulers, and more. For large accounts, our loss control department will develop a tailored service program to meet the needs of insureds.

We offer the "Reasonable Suspicion Training for Supervisors", National Safety Council (NSC) Defensive Driver Course training and an onsite assessment of your customers Fleet Safety Program and Safety Resources. Your customers will also have access to our online safety training videos programs.

Claim Services
When a claim occurs, Deep South’s industry leading claims department provides a high level of care to customers.

- Quick response to all claims
- Aggressive pursuit of fraud
- Third-party recovery program
- Strong effort to close claims promptly
- Thorough claims review and investigation
- Field resolution

New Business: newbusiness@deep-south.com
Renewals: processing@deep-south.com
Ask a Loss Control Expert: askanexpert@deep-south.com
Visit us at www.deep-south.com

This quick reference guide is designed to provide you with an overview of the Deep South Heavy Truck and Commercial Auto Insurance Programs. Other restrictions may apply.

This summary does not describe the features, exclusions, and limitations of the policy. For more information, please contact your underwriter or marketing representative.