KEMPER Auto
COMMERCIAL

California
Quick Reference Guide

Product Highlights

- A.M. Best (Excellent/A- rating)
- Competitive prices
- Up to $1 million in liability
- Fast and easy quote rater
- Over 1,000 occupations
- Waiver of Subrogation available
- State filings available, limited on federal filings
- Blanket Waiver of Subrogation available
- Blanket Additional Insured available
- State filings available, limited on federal filings
- New business ventures/startups accepted
- Non-business use available
- Foreign licenses accepted
- Drivers with up to 11 points accepted
- Plug in and Save (may be required for risk/rate eligibility)

Business Focus

- Light to medium size commercial vehicles (up to 54,000 lbs. gross vehicle weight (GVW))
- Light and local contractors
- New business startups
- Service providers
- Delivery

Top Selling Occupation Groups

- **Services** including lawncare, painting, house cleaning and handymen
- **Contractors and trades** such as plumbing, roofing, electrical and general contractors
- **Short haul delivery** including package and residential retail
- **Professionals and sales** such as real estate agent and door to door sales

Product Plans

- **Basic** Featuring **affordable down payments**, this plan is perfect for new or small ventures working residential jobsites with no employees.
- **Expanded** Featuring additional driver coverage, this plan is for businesses expanding in size **with employees**.
- **Deluxe** For more established businesses requiring **higher coverage limits** working as either subcontractors or at commercial jobsites.

Tailored Endorsements

- Additional driver endorsement
- General liability endorsement
- Additional insured enhanced liability endorsement
- Compliance vehicle endorsement

Other Coverages

- Any auto: Required with all state or federal filings
- Non-owned auto/hired auto
- Additional equipment
- Rental reimbursement (applied to all vehicles with comprehensive and collision coverage)

Coverage Add-ons

Cargo Coverage

- Bodily injury liability coverage is required
- Cargo coverage is vehicle-based
- Cannot be written when the insured owns the property/ goods being hauled
- Cannabis risks are not eligible for cargo coverage
- Not available for Household Goods Movers
- Not available for policies with 10 or more vehicles

Roadside Assistance

- Available for purchase at the time of policy inception or renewal and only for power units
- A limit of five claims for each power unit, per policy term

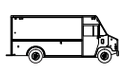
Body Types

Car, truck and trailer types


• **Passenger autos**


• **Sport utility**

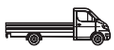

• **Mini vans**


• **Delivery and step vans**


• **Cargo vans and full-size vans**


• **Pickup trucks**


• **Utility truck**


• **Flatbed trucks**


• **Stake body**


• **Catering trucks**

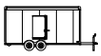

• **Refrigerated trucks**


• **Straight trucks**


• **Dump trucks** [1]


• **Tank trucks (must be baffled)** [1]


• **"Cherry Picker" trucks** [1]


• **Utility trailers <12 ft., open or closed**


• **Utility trailers ≥12 ft., open or closed**


• **Gooseneck trailer**


• **Small horse and livestock trailers**



Vehicles manufactured as cab & chassis will need to be classified by the agent to assign the current body type.

[1] **Non-Focus** Types

Unacceptable Risks and Restrictions

- Tractor trailers/long haul trucking (interstate commerce)
- For hire truckers/dump trucks (unless approved by underwriting prior to application upload)
- Emergency vehicles: Ambulances, fire trucks, and any other vehicle equipped with a siren
- For hire delivery/app-based delivery: Uber Eats, DoorDash, Grubhub, etc.
- Passenger transportation: Taxis, limos, Uber, Lyft, Non-Emergency Medical Transport (NEMT)
- Delivery vehicles or courier services operating under time constraints
- Church, school or daycare transport
- Electric vehicles with a manufacturer's suggested retail price (MSRP) higher than $80,000
- Cenntro Truck, Cyber Truck, or Rivian vehicles, regardless of MSRP
- Hazardous material transport: Gas or liquefied petroleum, propane, butane, explosives or acids
- Tow trucks or wreckers
- Vehicles with a GVW exceeding 54,000 lbs.
- Unbaffled tank trucks or trailers
- Vehicle leasing or rental firms/businesses
- Vehicles regularly operating outside of radius or garaged out of state
- Vehicles designed for off-road use: Mobile equipment, construction, farm equipment, etc.
- Vehicles used exclusively for personal use unless accompanied by business use vehicles
- Garbage, rubbish or steel hauler
- Unusual sports or specialty vehicles: Motorhomes, travel trailers, logging or pulpwood trucks, etc.
- Vehicles identified as a "modified tractor" (i.e. tractor modified/configured into a dump truck, flatbed trucks, straight truck, etc.)
- Risks requiring Interstate Commerce Commission (ICC) or Motor Vehicle Carrier Act endorsements
- Risks with three or more power units in which more than one vehicle is used exclusively for personal, pleasure or recreational use

Surcharges and Fees

- International/foreign driver surcharge
- Waiver of Subrogation $25/$250 cap
- Non-sufficient funds (NSF) fee: $25
- Vehicle fee
  -12-month term: $60 per vehicle
  -6-month term: $30 per vehicle

Rating Factors and Discounts

- Proof of prior insurance (personal or commercial)
- Personal use factor
- Discounts offered for:
  - Current general liability policy
  - Current business owner's policy
  - Current Workers' Compensation policy

Contact Us

- **Report a Claim**
  800-334-1661
- **Agent Service**
  800-880-0810
- **Commercial Auto Quote Team**
  800-880-0810
  cvquotes@kemper.com
- **Commercial Underwriting**
  800-722-3391
- **Technical Support**
  800-264-7516
- **Roadside Assistance**
  877-512-6964
- **General Commercial Underwriting**
  commercial.vehicle@kemper.com

Please refer to your state-specific product guide for more details.

Disclaimer: Insurance coverages through the companies of Kemper are subject to underwriting approval and may vary based on individual risk factors. Coverage and eligibility are not guaranteed and are subject to the terms, conditions, and exclusions outlined in the policy documents.

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