

Pouch Commercial Auto is tailored to support small business owners and artisan contractors in protecting their employees and businesses. We seek established businesses with a proven record of insurance coverage and well-managed operations.



Current States: AZ, IL, IN, TN & TX



Limits from 25/50 to \$500,000 CSL



Deductible amounts from \$100 to \$5,000

Available Deductibles - 100, 250, 500, 1,000, 2,500, 5,000



POLICY

Coverage options:

BI/PD/UM/Coll/Comp/UMBI/UIMBI/Med/Hired

Non-owned/Scheduled Auto/Blanket

Additional Insured/Excluded Driver



Bill Plans: Paid in Full, EFT, Credit Card, or Agency Sweep. 10% off for Paid in Full, 5% off for EFT.



Telematics: Mobile Application available AZ, IL and TN
Device available in all states
Discounts up to 20% for just signing up.

Vehicle type

Class 1 Light 6,000 lbs & less		
	Sedan	Cargo Van
		
	Pickup	SUV
Class 2 Light 6,001 to 10,000 lbs		
	Minivan	Full Size Pickup
		
	Step Van	Utility Van

Trailers



- Trailers are rated based on a stated amount in increments of \$1,000, up to a maximum of \$75,000.
- While a stated amount is preferred, Actual Cash Value (ACV) is acceptable if only covers the trailer.
- If ACV is chosen, permanently attached mobile equipment is not covered.
- The value of mobile equipment permanently attached to a trailer should be included in the trailer's stated amount.
- Only mobile equipment permanently attached to trailers is covered.
- The stated amount should reflect the trailer's current depreciated value, including the trailer itself and attached equipment.
- The total insured value of the trailer and attached equipment cannot exceed \$75,000.



Typical business classes we cover:

- Accountants
- Artisan contractors
- Attorneys
- Building Exterior Contractors
- Carpentry
- Churches (no passenger transport)
- Consultants
- Electrical contractors and other wiring
- Exterminating and pest control service
- Farm
- Florists (no delivery)
- Flooring contractors
- Fundraising organizations
- Heating and HVAC contractors
- Installation contractors
- Insurance agencies
- contractors
- Realtors (subject to underwriting
- Janitorial services
- Land services
- Landscapers
- Manufacturing
- Traveling nurses (subject to underwriting discretion)
- Painting and wall covering contractors
- Plumbers
- Poured concrete foundation and structure (subject to underwriting discretion)
- Retailers (no delivery)
- Residential remodelers
- Roofing
- Security and patrol vehicles (no firearms or security animals)
- Specialty trade contractors
- Tree trimming

If you are uncertain whether a business class or vehicle is covered, call (844) 768-2448 to speak to one of Pouch's Commercial Auto Team members.



Unacceptable Risks:

- Passenger transport (including hotels with transport services)
- Towing services, including towing for hire, wreckers, roadside repair, and secondary towing
- Hauling or delivery (e.g., dirt, sand, gravel, excavation, wholesale, appliances, debris, trucking)
- Impound lots, parking garages, or parking lots
- Vehicle sales, leasing, or rentals
- Vehicle repossession
- Transport of hazardous, flammable, or combustible materials
- Driving schools
- Security firms transporting guard dogs or firearms
- Hauling steel, coal, logs, or pulpwood
- Courier/delivery using PPA-type vehicles for bulk or residential deliveries
- Cargo vans, step vans, or box trucks for local and residential delivery
- Garbage and recycling services
- Operations exceeding a 200-mile radius or more than 4 stops per day
- Policies with multiple corporations as Named Insureds
- Policies with insured vehicles exceeding drivers by 4 or more
- Non-business risks with only PPA-type vehicles
- Policies with \$500K CSL or higher without prior coverage

Examples of unacceptable business or occupation types:

- Airport transport
- Ambulances
- Armored cars
- Auto carriers and dealers
- Cement transport
- Courier/package delivery
- Driver training
- Express delivery
- Hazardous materials
- Ice cream trucks
- For-hire, rideshare (Uber), and livery
- Not-for-hire dedicated vehicles
- Livestock hauling
- Logging/lumber trucks
- Oil and gas delivery
- Pilot car services
- Pizza/restaurant delivery
- Public entities (fire, police, municipal)
- In-home delivery
- Schools
- Social clubs
- Taxis
- Towing/roadside assistance
- Trucking
- Van pools
- Waste hauling



Unacceptable Vehicles:

- Vehicles with seating for over 15 passengers or paratransit use
- Vehicles with permanent specialized equipment worth over 25% of vehicle value (e.g., lifts, cranes)
- Vehicles with Gross Vehicle Weight (GVW) over 12,000 lbs
- Food delivery vehicles for orders placed within 24 hours
- Glass-lined tankers
- Milk trucks
- Tow trucks
- Vehicles designed for bulk liquid transport
- Emergency response vehicles
- Mobile home transporters
- Truck-mounted campers
- Standard pickups converted to wreckers
- Cement trucks/concrete mixers
- Garbage or recycling trucks
- Septic waste removal vehicles
- Custom, kit-built, buses, motorhomes, or gray market vehicles (e.g., Rivian, Lucid)
- Recreational vehicles and golf carts
- Vehicles insured by government entities
- Military vehicles
- Emergency service vehicles
- Dump and transit mix trucks
- Vehicles with incomplete chassis

Contact Information:

Call: (844) 768-2448 (POUCHIT)

Press 2 for Billing

Press 3 for Underwriting

Email: Agent@pouchinsurance.com

Claims

Call: (844) 768-2448, Press 1