



For Your Agency

Commercial  
Auto | Arizona

# Product Guide

Arizona Commercial Auto – 11/12/25

- i** For quick access, click on the specific document section and eliminate the need to scroll through the entire document.

## Table of Contents

<b>The GEICO Advantage</b> .....	2
<b>Commercial Contact Information</b> .....	2
<b>Frequently Asked Questions</b> .....	4
<b>Important Elements to Generate an Accurate Rate</b> .....	6
<b>Filing Resources and Information</b> .....	10
<b>Business Class</b> .....	10
<b>Body Type</b> .....	12
<b>DriveEasy Pro</b> .....	13
<b>Coverages</b> .....	13
<b>Trucking Coverages</b> .....	18
<b>Additional Coverages</b> .....	23
<b>Unacceptable Risks</b> .....	25
<b>Discounts</b> .....	26
<b>Bill Plans</b> .....	27
<b>Payment Options</b> .....	27
<b>Fees</b> .....	28
<b>Transactional Guidelines</b> .....	29
<b>General Information</b> .....	29
<b>Training Resources and Job Aids</b> .....	29

## The GEICO Advantage

We're excited to provide independent agents like you with access to our premium Commercial Auto product to help you grow and meet the needs of more small business owners and truckers. We're here to make getting to "yes" effortless with broad acceptance, fast and easy quoting and servicing, a well-known and trusted consumer brand backed by Berkshire Hathaway, and a partnership that flexes with your unique needs.

You can count on us to protect the relationship between you and your customers and to provide the coverages they need along with excellent service and outstanding claims handling.

Ease, reliability, and flexibility at your fingertips:

- GEICO Gateway independent agent portal with streamlined sales and servicing.
- Broad acceptability and robust coverages from a rated product with real-time quote and bind.
- Competitive rates with multiple discounts and savings, plus bill plans to help business owners manage their costs.
- On-demand training and professionally produced marketing materials to help you profitably grow with GEICO.
- And a dedicated support team, including in-house adjusters and 24/7 claims services.

We're not just looking to be another choice in your office, but to be a true partner for your agency!

## Commercial Contact Information

**Agent Portal (GEICO Gateway)** – quoting, servicing, product guides and training materials  
Link: <https://gateway.geico.com/dashboard>

**Agent Help Desk** – general questions  
Phone: 800-624-2513

**Agency Policy Service** – service requests  
Phone: 800-624-2513  
Email: GEICOCommHelpIA@geicomail.com

**Claims Service** – report a claim, get connected to an adjuster  
Phone: 866-509-9444  
Website: [www.geico.com/claims](http://www.geico.com/claims)

**Commission Statement Questions** – Click the Sircon link, then select the GEICO tile in the Connected Carriers section for assistance with commissions statement questions.  
Sircon Link: <https://www.sircon.com/products/agencies/agencyLogin.jsp>

**Commercial Auto Customer Payments** - please mail all payments to:  
GEICO Commercial Auto Insurance  
P.O. Box 822636  
Philadelphia, PA 19182-2636

**Commercial Auto Customer Correspondence** - please send all policy correspondence to:  
GEICO Commercial Auto Insurance  
PO Box 6639  
Fredericksburg, VA 22403-6639

**Commercial Auto Claims Correspondence**  
GEICO Commercial Claims  
PO Box 6550  
Fredericksburg, VA 22403-6550

**Customer Service** - for policyholders to call  
Phone: 855-717-4841  
Website: <https://commercial.geico.com/Service>

**Licensing and Compliance (Sircon)**  
Sircon Link: <https://www.sircon.com/products/agencies/agencyLogin.jsp>

**Loss Runs**  
Phone: 800-624-2513

**Mergers & Acquisitions or Full/Partial Book Purchases**  
Phone: 800-624-2513

**Technical Support**  
Phone: 800-624-2513

**Underwriting Document Submission** - IA customer will return documents for UW review  
Fax: 855-807-3283  
Email: [GEICOCommUWIA@geicomail.com](mailto:GEICOCommUWIA@geicomail.com)

## Frequently Asked Questions

### **What are the commissions paid on commercial auto?**

10% new business/10% renewal business

### **Where does GEICO obtain credit information?**

GEICO obtains credit information from TransUnion. All insurance-related inquiries are soft hits on a consumer's credit score and will not affect their score. A customer can contact TransUnion at 800-916-8800 with inquiries if they suspect inaccuracies in their report.

### **What is customer data pre-fill?**

Pre-filling data is used to save you time during the quote process. While information is pre-filled, agents are responsible for obtaining all information needed to accurately quote a risk from the customer.

### **Does GEICO allow rewrites of existing commercial auto policies?**

GEICO does not allow existing commercial auto policies to be quoted and bound in the agent portal. Customer service will assist in requoting risks that:

- Move to another state
- Change organization type
- Change ownership

### **How does GEICO handle reinstatements?**

- **Reinstate** – reinstates are evaluated on a case-by-case basis by underwriting. When a policy is reinstated, there will be no lapse in coverage, the policy number will remain the same, and there will be no impact on premium. A signed or recorded statement of no loss will be required.
- **Reissue** – policies can be reissued when there is a lapse of 30 days or less. With a reissued policy, the policy number will remain the same, but there will be a lapse in coverage, and premium can change.
- **Rewrite** – when a policy has lapsed for more than 30 days, it will be rerated as new business with new rating, a new policy date, and new driver reports will be run.

### **What is considered permissive use of a vehicle?**

Anyone that has permission to use a covered auto that is owned, hired, or borrowed is covered under our policy subject to the terms of the policy contract. See Section II of the business auto policy.

*All drivers who operate an insured vehicle four or more times per year are to be listed on the policy.*

**What is the difference between Hired Autos and Temporary Substitute Vehicles?**

- **Temporary substitute vehicles** are covered for liability while being used as a substitute for a covered auto the insured owns that is out of service due to breakdown, repair, servicing, loss, or destruction.
- **Hired Auto** is available by endorsement to eligible businesses with a contractual obligation. It provides liability coverage for a vehicle that is leased, hired, rented, or borrowed to be used in their business. Hired auto physical damage coverage is available for most business auto and contractor classes.

**What is the difference between stated amount and actual cash value (ACV)?**

Stated amount should reflect the current retail value of the vehicle and its custom parts and equipment. The customer is responsible for determining the appropriate stated amount, with consideration for vehicle condition, mileage, needed repairs, modifications or upgrades, and location of operations. Stated amount should also be reviewed at each renewal to ensure the vehicle is adequately covered.

Actual cash value is the amount it takes to replace the damaged or stolen property at the time of the loss less an adjustment for depreciation.

**How are newly acquired vehicles handled?**

Coverage for newly acquired vehicles is described in Section I of the business auto policy.

Vehicles that are acquired after the policy begins are covered if:

- All vehicles that the insured owns for that coverage are listed on our policy or
- If the new vehicle replaces a vehicle that was previously owned and was covered on our policy for that coverage.
- The insured must tell us within 30 days that they have acquired the new vehicle.

**How does GEICO handle businesses with multiple garaging locations?**

GEICO will not write a policy for a business that has vehicles garaged in more than one state at this time.

**How are Agent of Records handled?**

Agent of Record requests will be reviewed when:

- Agent is no longer licensed to service the policy or agent is no longer operating their agency.
- This includes if the agent loses their license or is deceased.
- Agency is unresponsive to any form of communication.
- The named insured will call customer service at 855-717-4841 to explain the reason for the need to change agent and request the Agent of Record form.

## Carrier Underwriting Remediation and Enforcement (C.U.R.E.)

GEICO Commercial Auto audits all commercial auto risks for underwriting accuracy. This process will allow us to maintain underwriting efficacy, rate adequacy and to provide feedback to our agency partners on underwriting best practices. The data points of note are:

- **Business Class** – identifying the correct business is foundational to accurate underwriting.
- **Body Type** – pricing varies by vehicle type and weight, accuracy is fundamental.
- **Proof of Garaging Address** – rating factors vary by geo-location.
- **All Commercially Owned and/or Operated Vehicles** – all vehicles used under the operating authority of a motor carrier for intrastate or interstate operation are required to be rated on the policy.
- **Radius** – accurate reporting of radius is required; new ventures will have minimum requirements based on filings and business class.
- **Rapid Growth** – insureds that add multiple vehicles during their first year with GEICO will be monitored and may be non-renewed.
- **Chameleon Carrier** – carriers establishing new authorities to avoid the impact of bad operating characteristics/history are unacceptable.
- **Driver to Power Unit Ratio** – all drivers are required to be rated on the policy.

Throughout the policy term, additional monitoring will occur for:

- **Unlisted Driver Claims** – all drivers are required to be rated on the policy.
- **Payment History** – limitations are set on the number of reinstatements for policies that are cancelled for non-payment.
- **Endorsement Count** – unstable risks have higher loss costs.
- **Growth to Fleet** – no more than nine vehicles are permitted on GEICO policies. Vehicle adds will be monitored, and the addition of multiple vehicles may result in policy cancellation or non-renewal.
- **USDOT** – Changes in carrier classification, carrier operation, inspections and cargo carried will be monitored for underwriting acceptability.

## Important Elements to Generate an Accurate Rate

**Insureds:** The applicant is the business owner or co-owner. Corporations should list the person who is at least a 50% owner *and* managing principal, director, or member as the designee for financial responsibility.

**Business Type:** Choose the appropriate business type based on information you collect from the customer as well as available public data sources – Google searches results and social media. When the customer indicates they have split business operations, ask them which operation the business will generate most of its revenue, and choose that option.

**USDOT Number:** GEICO uses USDOT operating history when underwriting commercial auto risks. If there is (or ever has been) a USDOT number associated with a risk, regardless of the status of the operating authority, the USDOT is to be entered in the quote process. USDOT data is accessible by navigating to the [SAFER Company Snapshot](#) and searching by USDOT#,

Docket # or Name. In some cases, the applicant's operating history will result in an underwriting decline. If the policy meets our underwriting guidelines and has an acceptable operating history; we will use their operating history in rating.

**Financial Responsibility:** Credit verification (soft hit) will be run on the individual who is at least 50% owner. For corporations, financial responsibility will be run on the person at least 50% owner and responsible for the daily operations such as the managing partner, managing director, or managing principal.

**Garaging Location:** The garaging location of the business is used in rating. You will be asked to enter the garaging address for each vehicle. We will not write a policy if any vehicle is garaged outside of the state in which the policy is rated. We will also not write a policy for any business that garages vehicles in more than one state.

A written parking rental/lease agreement between the property owner and the named insured is required when a garaging location other than what is in [FMCSA/SAFER](#) is selected on truck for hire risks.

**Vehicle Type:** VIN verification will provide the most accurate quote. You will also be able to enter the year/make/model in the absence of a VIN, which could lead to a premium difference once VIN verification is completed at point of sale.

**Trailers:** When entering the make and model of the trailer, you will be presented with text boxes for selecting the correct trailer type. Please note, the first vehicle listed must be a power unit – standalone trailer policies are not offered.

**Tractor Trailer:** Tractor vehicle types, and pickups rated as for hire trucking, require an accompanying trailer. An unidentified trailer will be added to the quote, when a specified trailer is not entered, that will result in an additional charge. Unidentified trailers will show as a separate vehicle on the policy.

**Number of Vehicles:** 1-9 power units and 0-20 trailers are allowed on a policy. Trailer only policies are unacceptable. Risks with ten (10) or more power units or 21 or more trailers are unacceptable at new business and are subject to cancellation if vehicles are added within the cancellation window.

**Customizations:** All non-factory customized parts or permanently attached equipment, devices, accessories, enhancements, and changes, other than those installed in or upon the vehicle by the original manufacturer and not included in the original purchase price of the vehicle. Custom paint, vehicle wraps, and chrome accessories are examples.

**Stated Amount:** The vehicle's current retail value including any special or permanently attached equipment required for the specific function of the vehicle (ex. Cement Mixer, Tank Truck). When rating with the stated amount of the vehicle, you will be asked to enter the estimated current value of the vehicle without customizations and the amount of

customizations, as defined above. [TruckPaper.com](http://TruckPaper.com) is a good resource for vehicle values that are not known. Maximum stated amount per vehicle, including customizations, is \$300,000.

**Gross Vehicle Weight (GVW):** The GVW will be pre-filled in some cases, but there will be vehicles that require the selection of a GVW range. A good source for helping the customer with which range to choose is the VIN decoder published by the [NHTSA](#).

## Drivers

- **Listed Drivers:** Any driver who meets one or more of these criteria must be rated on the policy:
  - Any employee who drives an auto insured on the policy
  - A child or other family member of a business owner who drives an auto insured on the policy
  - Any other permissive user who drives an auto insured on the policy four or more times per year
- **License Requirements**
  - We will not write a policy if any of the drivers have a learner's permit or graduated permit.
  - We will not write a policy if any driver has an expired or revoked license.

**Number of Employees:** This is the count of employees and contracted workers, including leased-on drivers, used by the named insured to run their business. Do not include any business owners or temporary workers.

**Vehicle Ownership:** Vehicles that are listed on the policy but are not owned by the named insured are covered while being used in the named insured's business.

**Driver Activity:** Full disclosure of all accident and violation information is to be entered for all drivers. Additional information uncovered during the bind process could result in premium differences.

**MVR/CLUE:** MVR and CLUE reports, on every driver, are required to bind a risk. MVR and CLUE reports are ordered together. If there is activity on MVR or CLUE that has not been disclosed, it will be added to the quote and the premium will be updated accordingly.

Anything returned on the MVR or CLUE report will be added to the quote. If a customer has a dispute with something they should contact LexisNexis directly at 800-456-6432.

**Entity Type:** You will be asked to enter the entity type for the business. The choices are:

- Individual (Sole Proprietorship)
- Partnership
- Limited Liability Company
- Trusts
- Corporation/Other

The Corporation/Other selection should be made if the business does not fall into any other category.

**Individual Named Insured:** Included for Individual organization types. It extends the liability and physical damage, if applicable, to non-owned passenger autos for personal use. Coverage does not extend to vehicles owned by the named insured, spouse or any household resident, or is available for regular use.

**Current Insurance History:** You will be asked to enter the insurance history for a risk during the quote process. Three primary factors can impact the generated premium. Verify the following for best results:

- Current commercial or personal insurance?
- How long they have been with their current carrier?
- Liability limits on the current policy?

**Filings:** We offer federal (BMC-91), state, SR-22, SR-26 and FR-44 filings.

## **Federal filings**

- GEICO requires all commercially owned and operated vehicles to be listed on the policy. Vehicles will only be removed if the vehicle is sold, salvaged or the owner/operator lease is terminated. Valid proof will be required.
- We do not provide federal cargo filings.
- We will attach the necessary MCS-90 endorsement to all policies that require a federal liability filing.
- GEICO policy information must exactly match the USDOT information.
- Federal regulations require thirty-five (35) days' notice of cancellation. We will not cancel filings or policy earlier than thirty-five (35) days following a request to cancel; premium will continue to be earned during that time.
  - Exception for voluntary revocation or filings cancelled by replacement.
  - A fee is applied upon issuance of a filing and separate fee is assessed for filing reinstatements.

**Filings Exception:** We will not issue a filing if an out of service order is in effect.

## **State filings**

- GEICO requires all commercially owned and operated vehicles to be listed on the policy. Vehicles will only be removed if the vehicle is sold, salvaged or the owner/operator lease is terminated. Valid proof will be required.
- We will provide the Form E (liability) filing and associated Form F endorsement upon request.
- We will provide the Form H (cargo) filing upon request in certain states for eligible business classes.
  - Cargo filings require cargo coverage
  - Household goods is not an acceptable class for cargo coverage

- AZ state regulations require forty-five (45) days' notice of cancellation for AZ filings. We will not cancel AZ filings earlier than forty-five (45) days following a request to cancel; premium will continue to be earned during that time.
  - Exception for voluntary revocation and filings cancelled by replacement
  - Notice of cancellation window may vary for state filings issued in other states
- A fee is applied upon issuance of a filing and separate fee is assessed for filing reinstatements.

## **SR-22, SR-26 and FR-44**

- SR-22/SR-26/FR-44 certificates of financial responsibility are available in all states except FL, NY, and RI. SR-22 certificates in WI are offered on a case-by-case basis.
- SR-22/SR-26/FR-44 filing fees vary by state.

## **Filing Resources and Information**

**Filing Resources and Information:** Federal Motor Carrier Filings and Forms resource:

<https://www.fmcsa.dot.gov/registration/insurance-filing-requirements>

**State Motor Carrier Filings (see state DMV website for details):**

- **Form E Filing** – certifies liability insurance meets the state's financial responsibility laws.
- **Form F Filing** – an endorsement to the policy that conforms it to each state's financial responsibility laws.
- **Form H Filing** – guarantees to the state that the insured has sufficient cargo liability insurance and is submitted to the state department of the business's home state. Not available in all states.
- **Form K Filing** – is used to cancel a previous state filing and is submitted to the state agency that regulates motor carrier financial responsibility in your business's home state.
- **State Motor Carrier Sites** – not all state specific filings are available from GEICO as noted above. See the next page for state links.

[Alabama](#)

[Alaska](#)

[Arkansas](#)

[California](#)

[Colorado](#)

[Connecticut](#)

[Connecticut](#)

[Delaware](#)

[DC](#)

[Florida](#)

[Georgia](#)

[Hawaii](#)

[Idaho](#)

[Illinois](#)

[Kentucky](#)

[Louisiana](#)

[Maine](#)

[Maryland](#)

[Massachusetts](#)

[Michigan](#)

[Minnesota](#)

[Mississippi](#)

[Missouri](#)

[Montana](#)

[Nebraska](#)

[Nevada](#)

[New Hampshire](#)

[New Jersey](#)

[North Dakota](#)

[Ohio](#)

[Oklahoma](#)

[Oregon](#)

[Pennsylvania](#)

[Rhode Island](#)

[South Carolina](#)

[South Dakota](#)

[Tennessee](#)

[Texas](#)

[Utah](#)

[Vermont](#)

[Virginia](#)

[Washington](#)

Indiana  
Iowa  
Kansas

New Mexico  
New York  
North Carolina

West Virginia  
Wisconsin  
Wyoming

## Business Class

### Most Common Business Types (with examples)

#### **Contractors:**

- Landscaping – landscaping, lawn care, tree trimming
- Building Contractors – electrical, plumbing, flooring, roofing, drywall, carpentry, painting, heating, glaziers, wallpaper hangers, air conditioning
- Construction – concrete and asphalt, masons, general builders

#### **Business Auto:**

- Food Services – food trucks, food delivery, catering, ice cream trucks
- Services – janitorial, dry cleaning, personal and beauty care
- Retail – grocery stores, hardware stores, furniture stores
- Couriers – package delivery, mail delivery, newspaper delivery
- Manufacturers
- Wholesalers
- Social Services – social work, medical offices, government offices
- Other General Businesses – consulting, legal, engineering, real estate, insurance, finance
- Non-Business – vehicles in the business name or not acceptable on a personal auto policy

#### **For-Hire Trucking:**

- Specialty – dirt, sand, and gravel, garbage, logging, coal hauling
- Transportation – freight forwarders, expedited, household movers, agricultural hauling, steel hauling, refrigerated goods, machinery, heavy equipment

### Business Classification Guidance for Couriers and Expediters

- Courier – document and package delivery businesses that make frequent stops per day
  - Business operates in 50 mi. radius or less
  - Business operates vehicles up to 10,000 lbs. GVW
  - Insured does not require cargo coverage
- Expeditors – time-sensitive cargo that is hauled for-hire with few stops per day, including last-mile delivery
  - Business operates in greater than 50 mi. radius regardless of GVW
  - Business operates vehicles more than 10,000 lbs. GVW
  - State filing, federal filing, or MCS-90 endorsement is needed
  - Insured requires cargo coverage

### **Business Classification Guidance for Expeditors vs. For-Hire Trucking**

- Expeditors and For-Hire Trucking are both trucking classifications
  - Both typically operate in greater than 50 mi. radius
  - State filing, federal filing, or MCS-90 endorsement is typically needed by both
  - Insured typically requires cargo coverage for either
- Expeditors
  - Also referred to as Hot Shot Trucking
  - Make few stops per day, including last-mile delivery
  - Make time-sensitive deliveries such as rush orders that are not typical for standard for hire-trucking operations
  - Expeditors are more likely used for delicate goods that are handled with care
  - Smaller vehicles such as pickup trucks and cargo vans are more common.  
Heavy trucks should not be classified as expeditors.
- For-Hire Trucking
  - Freight haulers work over long distances and have more established routes
  - Freight haulers typically handle a wide variety of cargo

**Unacceptable Business Types:** See page 24 for a full list of unacceptable business types.

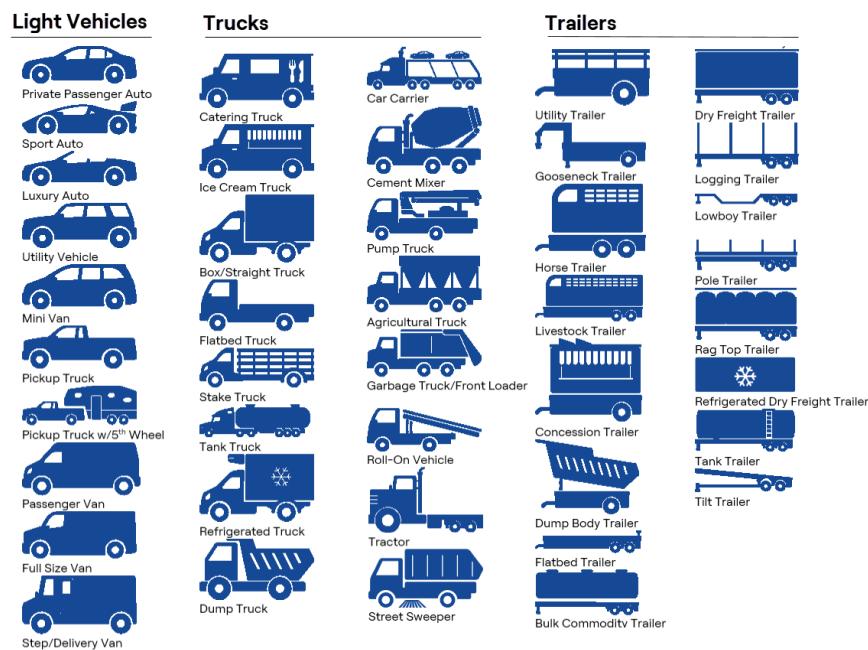
## **Body Type**

### **Vehicle Rating**

Vehicles are rated in one of two ways:

- **Symbol Rating:** Lighter vehicles such as cars, utility vehicles, vans, and pickup trucks that have less than or equal to \$2,000 in customizations will be rated using symbols based on the vehicle characteristics.
  - For vehicles rated using symbols, the most we will pay for any one loss to a covered auto is the lesser of the actual cash value (ACV) of the damaged or stolen property at the time of the loss; or the cost of repairing or replacing the damaged or stolen property with like kind and quality. We will also cover up to \$2,000 for custom parts and equipment. Our payment will be reduced by the applicable deductible shown on the declarations page.
- **Stated Amount Rating:** Heavier vehicles and any vehicle with more than \$2,000 in customizations will be rated using the stated amount. See guidelines for stated amount and customizations on page 7.
  - For vehicles rated on stated amount, the most we will pay for any one loss to a covered auto and its custom parts and equipment is the least of the actual cash value (ACV) of the damaged or stolen vehicle at the time of loss; the cost of repairing or replacing the damaged or stolen property with like kind and quality; or the stated amount of the vehicle as listed in the Stated Amount Insurance schedule. Our payment will be reduced by the applicable deductible shown on the declarations page.

## Common Body Types



**Unacceptable Body Types:** See page 24 for a full list of unacceptable body types.

## DriveEasy Pro

DriveEasy Pro is GEICO's safe driving program that uses telematics to monitor driving patterns and behaviors. This transparency offers your customers insight into their vehicle's performance on the road and rewards consistently good driving behavior with premium savings. GEICO currently has Dashcam available to long haul trucking customers.

### Dashcam for Long Haul Trucking Customers

The Dashcam uses a road-facing camera to monitor and record safety-related driving events.

#### How it works:

- Dashcam is voluntary in Arizona.
- Eligible customers are For-Hire Transportation operations and have heavy trucks with a 300+ mile radius.
- Customers save up to 10% for enrolling and participating.
- GEICO will ship the Dashcam equipment along with the [Installation Guide](#)
- Customers will need to install the dashcam equipment within **45 days** from the policy effective date to avoid surcharges or the following will apply<sup>1</sup>:
  - Up to a 20% surcharge from the program if dashcam is not installed on any enrolled vehicle(s).
  - Up to a 10% surcharge when dashcams are not installed on all enrolled vehicles(s).

- Customers will be unenrolled after 60 days if they install 0 cameras and will not have the opportunity to re-enroll.
- Customers need to return cameras when they cancel, drop a vehicle, or unenroll from the program. We will email the customer a QR code they can take to any UPS office to facilitate the free return.
- Customers may receive a personalized rating at renewal for safe driving habits.

For more information, visit <https://www.geico.com/driveeasypro/help-center/> or check out our [Dashcam One-Pager](#)

<sup>1</sup>This information is as of 4/3/2025. GEICO reserves the right to change the program rules at any time.

## Coverages

Please see policy contract for specific coverage details.

### General Coverages

The limits will differ based on the needs of the specific business and the policy state insurance statutes.

### Seasonal Layup

Risks that operate vehicles seasonally are eligible to reduce coverage during the layup period.

### Coverage Rules

- Comprehensive or fire, theft and limited specified cause of loss are required during the layup period.
- Risks with a motor carrier filing are not eligible.
- The policy can be amended to Physical Damage only during the period of inactivity

### Bodily Injury and Property Damage Coverage (BI/PD)

Bodily injury and physical damage coverage, purchased together, provide coverage in the event a covered vehicle causes injury or death to another person or to someone else's property, and the insured is considered at-fault. Coverage for legal defense costs related to claims is also included.

- Bodily injury coverage covers expenses related to medical costs, lost wages, sickness, death, and pain and suffering if a third party is injured.
- Property damage coverage covers the cost for a third party's damaged property.

Coverage Rules:

- BI/PD limits are applied at the policy level and cannot vary by vehicle.
- Some limit restrictions may apply for certain business types or body types.

**Available Limits:**

- Split limits represent three sub-limit amounts. The first dollar amount represents the coverage limit for any one person injured in one incident or accident. The second dollar amount represents the total coverage limit for all people injured in one incident or accident. The third dollar amount represents the total coverage limit for all property damaged in one incident or accident.
- When one dollar amount is shown, it is for a Combined Single Limit (CSL) for bodily injury and property damage combined.

\$25,000/\$50,000/\$15,000	\$50,000 CSL
\$50,000/\$100,000/\$25,000	\$100,000 CSL
\$50,000/\$100,000/\$50,000	\$300,000 CSL
\$100,000/\$300,000/\$50,000	\$500,000 CSL
\$100,000/\$300,000/\$100,000	\$750,000 CSL
\$250,000/\$500,000/\$100,000	\$1,000,000 CSL
\$500,000/\$1,000,000/\$100,000	

**Uninsured Motorists Bodily Injury Coverage (UMBI)**

UMBI provides coverage in the event of injury to or death of the insured as a result of another party's negligence, in the event that the negligent party is uninsured.

**Coverage Rules:**

- UMBI coverage can be declined with a signed option form (see electronic signature section) as it is not a required coverage.
- UMBI limits are applied at the policy level and cannot vary by vehicle.
- UMBI limits cannot be higher than the selected BI or NTL limits but can be lower with a signed option form (see electronic signature section).
- Split limits are available only when split BI/PD or NTL limits are selected. CSL limits are available only when BI/PD or NTL CSL limits are selected.
- Some limit restrictions may apply for certain business types or body types.

**Available Limits:**

- Split limits represent two dollar amounts. The first dollar amount represents the coverage limit for any one person injured in one incident or accident. The second dollar amount represents the total coverage limit for all people injured in one incident or accident.
- When one dollar amount is shown, it is for a Combined Single Limit (CSL) for bodily injury.

\$25,000/\$50,000	\$50,000 CSL
\$50,000/\$100,000	\$100,000 CSL
\$100,000/\$300,000	\$300,000 CSL
\$250,000/\$500,000	\$500,000 CSL
\$500,000/\$1,000,000	\$750,000 CSL
	\$1,000,000 CSL

### **Underinsured Motorists Coverage (UIM)**

UIM provides coverage in the event of injury to or death of the insured as a result of another party's negligence, in the event that the negligent party is underinsured.

#### Coverage Rules:

- UIM coverage can be declined with a signed option form (see electronic signature section) as it is not a required coverage.
- UIM limits are applied at the policy level and cannot vary by vehicle.
- UIM limits cannot be higher than the selected BI/PD or NTL limits but can be lower with a signed option form (see electronic signature section).
- Split limits are available only when split BI/PD or NTL limits are selected. CSL limits are available only when BI/PD or NTL CSL limits are selected.
- Some limit restrictions may apply for certain business types or body types.

#### Available Limits:

- Split limits represent two dollar amounts. The first dollar amount represents the coverage limit for any one person injured in one incident or accident. The second dollar amount represents the total coverage limit for all people injured in one incident or accident.
- When one dollar amount is shown, it is for a Combined Single Limit (CSL) regardless of the number of injured parties.

\$25,000/\$50,000	\$50,000 CSL
\$50,000/\$100,000	\$100,000 CSL
\$100,000/\$300,000	\$300,000 CSL
\$250,000/\$500,000	\$500,000 CSL
\$500,000/\$1,000,000	\$750,000 CSL
	\$1,000,000 CSL

### **Medical Payments Coverage (MED)**

MED provides coverage for certain medical and funeral expenses for anyone occupying the insured's vehicle in an accident, regardless of fault.

#### Coverage Rules:

- MED coverage can only be carried if BI/PD or NTL coverage is selected.
- MED coverage is optional.
- The MED coverage limit is applied at the policy level and cannot vary by vehicle.
- MED coverage only applies to power units, not trailers.
- MED limits are per person, not per accident.

#### Available Limits:

\$500	\$2,000
\$1,000	\$5,000

## **Comprehensive Coverage (COMP)**

COMP provides coverage in the event of a loss or damage to an insured vehicle caused by incidents other than a collision, which can include damages due to fire, theft, vandalism, or collision with an animal.

### Coverage Rules:

- Only one COMP deductible will apply for one incident or accident, regardless of the number of insured vehicles involved.
- The COMP deductible must be less than or equal to the collision deductible.
- A single deductible will apply for losses involving physical damage (tractor and/or trailer) and cargo.
- \$0 glass deductible option available for business auto classes.

### Available Deductibles:

\$100	\$500	\$2,500
\$250	\$1,000	\$5,000

## **Collision Coverage (COLL)**

COLL provides coverage in the event of a loss or damage to an insured vehicle caused by a collision.

### Coverage Rules:

- COLL may only be carried if COMP or FT is also selected.
- Only one COLL deductible will apply for one incident or accident, regardless of the number of insured vehicles involved.
- The COLL deductible must be greater than or equal to the COMP or FT deductible.
- A single deductible will apply for losses involving physical damage (tractor and/or trailer) and cargo.

### Available Deductibles:

\$100	\$500	\$2,500
\$250	\$1,000	\$5,000

## **Rental Reimbursement (RR)**

RR provides coverage for rental vehicle costs to temporarily replace an insured vehicle due to a covered loss. Coverage is applied for a maximum period of 30 days. Reimbursement is per vehicle for each loss and is the lesser of the rental cost or the daily maximum limit selected.

### Coverage Rules:

- RR may only be carried if COMP or FT is also selected.
- Some limit restrictions may apply for certain body types.
- Per vehicle coverage option.

**Available Limits:**

- The following limits represent two dollar amounts. The first dollar amount represents the maximum rental cost per day. The second dollar amount represents the total maximum rental cost per covered incident.

\$30/\$900	\$90/\$2,700	\$200/\$6,000
\$40/\$1,200	\$100/\$3,000	\$250/\$7,500
\$50/\$1,500	\$125/\$3,750	\$300/\$9,000
\$70/\$2,100	\$150/\$4,500	
\$80/\$2,400	\$175/\$5,250	

**Emergency Roadside Service (ERS)**

ERS provides payment for an authorized representative to provide towing of a covered vehicle to the nearest qualified repair facility and labor on the covered vehicle at the location where roadside service is required.

**Coverage Rules:**

- ERS is not offered to trucking risks.
- ERS available for private passenger type vehicles with a gross vehicle weight less than 16,000 lbs.
- Per vehicle coverage option.

## Trucking Coverages

The following coverages are available only to trucking risks. Each of these coverages is optional, however, may be required for some businesses to operate.

**Non-Trucking Liability (NTL)**

NTL provides coverage to a trucker who is under permanent lease with a motor carrier that provides primary liability coverage. NTL coverage applies only when the vehicle is used for personal use, not business use. GEICO does not write bobtail, unladen or deadhead liability coverage.

**Coverage Rules:**

- The NTL limit is applied at the policy level and cannot vary by vehicle.
- Only certain body types are eligible for NTL – pickup 5th wheel, full size/step/delivery van, any straight truck, flatbed//stake/refrigerated > 16k, tractor. Dump trucks and cement mixers are not eligible body types for NTL.
- NTL cannot be selected if a federal or state filing is required.
- A copy of the permanent lease with a motor carrier is required and will be maintained by the agent.

**Available Limits:**

- Each NTL limit is a Combined Single Limit (CSL) for bodily injury and property damage combined.

\$300,000 CSL	\$750,000 CSL
---------------	---------------

\$500,000 CSL	\$1,000,000 CSL
---------------	-----------------

**Fire, Theft and Limited Specified Causes of Loss (FT)**

FT provides coverage in the event of a loss or damage to an insured vehicle caused by one of the following specific occurrences: fire, lightning or explosion, theft, windstorms or hail, earthquakes, flood or rising waters, vandalism, while being transported by a third party, or collision with an animal.

## Coverage Rules:

- Only one FT deductible will apply for one incident or accident, regardless of the number of insured vehicles involved.
- The FT deductible must be less than or equal to the Collision deductible.

## Available Deductibles:

\$100	\$500	\$2,500
\$250	\$1,000	\$5,000

**Rental Reimbursement with Downtime (RRwDT)**

RRwDT provides coverage for rental vehicle costs to temporarily replace an insured vehicle and for downtime due to a covered loss. Coverage is applied for a maximum period of 30 days. Reimbursement is per vehicle for each loss and is the lesser of the rental cost or the daily maximum limit selected. Assistance will be provided in locating a reasonable replacement to keep the insured's business operating. If a reasonable replacement cannot be located, the insured will still be covered for downtime while unable to perform business functions without a vehicle. There will be a six (6) day waiting period when the named insured selects downtime coverage.

## Coverage Rules:

- RRwDT may only be carried if COMP or FT is also selected.
- RRwDT coverage is only available for certain business types and body types.
- Per vehicle coverage option.

## Available Limits:

- The following limits represent two dollar amounts. The first dollar amount represents the maximum rental and downtime cost per day. The second dollar amount represents the total maximum rental and downtime cost per covered incident.

\$40/\$1,200	\$100/\$3,000	\$250/\$7,500
\$50/\$1,500	\$125/\$3,750	\$300/\$9,000
\$70/\$2,100	\$150/\$4,500	\$500/\$15,000
\$80/\$2,400	\$175/\$5,250	\$750/\$22,500
\$90/\$2,700	\$200/\$6,000	

### **Motor Truck Cargo Coverage (MTC)**

MTC provides coverage when the insured is responsible for loss of or damage to cargo being hauled for someone else due to perils such as fire, collision or striking of the load. Coverage is provided when the cargo is in the insured's physical custody and control while in the course of transit or during loading or unloading.

GEICO's MTC form provides coverage for wetness, dampness and rust when the cargo is in a fully enclosed, water-tight dry van or is completely covered by a securely fastened waterproof tarp. MTC also pays for losses to electronic business equipment due to covered perils, including electronic logging devices, fleet tracking devices and dash cams that are not permanently installed in or on the vehicle.

#### Commodities:

- The insured can select up to four (4) commodities, and the commodities will be used in rating. Certain commodities are excluded from coverage, including the following: art, jewelry, precious and semi-precious metals, furs or garments trimmed in fur, money and securities of any kind, valuable papers, pharmaceuticals, tobacco, marijuana products and alcohol (beer/wine are acceptable), contraband, explosives, mobile and modular homes, and any property not listed on a bill of lading or similar shipping document. Some exclusions also apply for live animals.

#### Coverage Rules:

- The MTC limit and deductible selections are at policy level and cannot vary by vehicle.
- Truck for hire business class is required for MTC eligibility.
- A single deductible will apply for losses involving cargo and physical damage (tractor and/or trailer)
- Load securement equipment will be covered if listed on the bill of lading

#### Sub-limits:

- Earned Freight: \$10,000
- Removal Expense: \$25,000
- Property Preservation: \$7,500

#### Available Limits/Deductibles:

\$5,000 limit/\$500 deductible \$5,000 limit/\$1,000 deductible \$10,000 limit/\$500 deductible \$10,000 limit/\$1,000 deductible \$25,000 limit/\$500 deductible \$25,000 limit/\$1,000 deductible \$50,000 limit/\$500 deductible \$50,000 limit/\$1,000 deductible \$75,000 limit/\$1,000 deductible	\$100,000 limit/\$1,000 deductible \$100,000 limit/\$2,500 deductible \$150,000 limit/\$1,000 deductible \$150,000 limit/\$2,500 deductible \$200,000 limit/\$1,000 deductible \$200,000 limit/\$2,500 deductible \$250,000 limit/\$1,000 deductible \$250,000 limit/\$2,500 deductible
---	--

**Motor Truck Cargo with Refrigeration Breakdown Coverage (MTCR)**

MTCR is an endorsement to motor truck cargo coverage. It provides liability protection for cargo losses due to spoilage or change in temperature as a result of sudden and accidental breakdown of refrigeration or heating units on an insured vehicle.

## Coverage Rules:

- MTCR may only be carried if MTC is also selected.
- MTCR limit selections are at the policy level and cannot vary by vehicle.
- MTCR limits must match selected MTC limits.
- Only certain business types and body types are eligible for MTCR.

## Sub-limits:

- Additional lodging or meal expenses for the driver of the covered "auto", up to \$150 per day or \$300 total.
- Additional expense to temporarily store covered property is \$2,500.

## Available Limits/Deductibles:

\$5,000 limit/\$2,500 deductible \$10,000 limit/\$2,500 deductible \$25,000 limit/\$2,500 deductible \$50,000 limit/\$2,500 deductible \$75,000 limit/\$2,500 deductible	\$100,000 limit/\$2,500 deductible \$150,000 limit/\$2,500 deductible \$200,000 limit/\$2,500 deductible \$250,000 limit/\$2,500 deductible
--	--

**Trailer Interchange Coverage (TI)**

TI covers physical damage to non-owned trailers that are in the insured's possession under a trailer interchange agreement. Trailer interchange coverage includes reasonable expenses to tow the vehicle to the nearest repair facility and paid outside of the TI limit. A trailer or equipment interchange agreement is required for coverage to apply, and the trailer or equipment interchange agreement will need to be provided in the event of a claim.

## Coverage Rules:

- TI may only be carried if BI/PD or NTL is also selected.
- TI is available on for-hire trucking risks with the following body types: Pickup truck >10k GVW, pickup truck with 5th wheel, or tractor

## Available Limits/Deductibles:

\$15,000 limit/\$1,000 deductible \$15,000 limit/\$2,000 deductible \$20,000 limit/\$1,000 deductible \$20,000 limit/\$2,000 deductible \$30,000 limit/\$1,000 deductible \$30,000 limit/\$2,000 deductible \$40,000 limit/\$1,000 deductible	\$40,000 limit/\$2,000 deductible \$60,000 limit/\$1,000 deductible \$60,000 limit/\$2,000 deductible \$70,000 limit/\$1,000 deductible \$70,000 limit/\$2,000 deductible \$80,000 limit/\$1,000 deductible \$80,000 limit/\$2,000 deductible
---	---

### **Non-Owned Trailer Physical Damage Coverage (NOTPD)**

NOTPD provides coverage to for-hire truckers for damage to trailers that are not owned by the insured, are not subject to a trailer interchange agreement, and are used in the course of business. Coverage also includes reasonable costs to tow the vehicle to the nearest repair facility, paid outside of the NOTPD limit.

#### Coverage Rules:

- NOTPD may only be carried if BI/PD or NTL is also selected.
- NOTPD is available on for-hire trucking risks only, with no body type restrictions.

#### Available Limits/Deductibles:

\$15,000 limit/\$1,000 deductible	\$40,000 limit/\$2,000 deductible
\$15,000 limit/\$2,000 deductible	\$60,000 limit/\$1,000 deductible
\$20,000 limit/\$1,000 deductible	\$60,000 limit/\$2,000 deductible
\$20,000 limit/\$2,000 deductible	\$70,000 limit/\$1,000 deductible
\$30,000 limit/\$1,000 deductible	\$70,000 limit/\$2,000 deductible
\$30,000 limit/\$2,000 deductible	\$80,000 limit/\$1,000 deductible
\$40,000 limit/\$1,000 deductible	\$80,000 limit/\$2,000 deductible

### **Motor Truck General Liability Coverage (MTGL)**

MTGL provides coverage when the insured is legally liable for damage caused by an accident arising out of the insured's trucking business operations but not directly involving the insured vehicle. MTGL covers bodily injury, property damage, personal and advertising injury liability, and medical payments. Coverage is only available to for-hire trucking businesses that earn all of their income from hauling goods for others for a fee. This coverage only applies to your for-hire trucking operations. It does not apply to any other business operations of the named entity.

#### Coverage Rules:

- MTGL may only be carried if BI/PD is also selected.
- MTGL is available to be endorsed on for-hire trucking risks only.
- Excluded businesses include:
  - Businesses earning income other than from for-hire trucking operations.
  - Businesses operating a warehouse or other premises that customers have access to.
  - Businesses involved in oil and gas production; business operating on or transporting to/from oil and gas fields. This includes fracking operations.

#### Available Limits:

- Split limits represent two dollar amounts. The first dollar amount represents the coverage limit for any single occurrence. The second dollar amount represents the aggregate coverage limit for all occurrences in a twelve-month period.

\$1,000,000/\$1,000,000 aggregate
\$1,000,000/\$2,000,000 aggregate

Included coverage on a per occurrence basis:

- Products/Completed Operations
- Personal & Advertising Injury
- Damage to Premises Rented to You - \$100,000
- Medical Expenses (per person) - \$5,000

## **Additional Coverages**

The following coverages are optional and may be requested by some businesses but are not common. Some of these coverages have specific restrictions on which business types can select them and when they can be selected.

### **Additional Insured Endorsement (AI)**

Endorsement that extends liability insurance coverage beyond the named insured to include parties named in the endorsement.

Coverage Rules:

- Will include primary and non-contributory language with a contractual obligation.
- Will include 30-day notice of cancellation language with a contractual obligation.
- Remain on the policy until requested to be removed.
- Charge for the first five - \$15 (6-mo policy) and \$20 (12-mo policy)

### **Blanket Additional Insured and Waiver of Subrogation Endorsements**

A blanket additional insured endorsement extends liability coverage to any party with whom the insured has a written agreement that requires an extension of liability coverage. Likewise, a blanket waiver of subrogation waives the right of the insurance carrier to subrogate against any party that is covered by the blanket additional insured endorsement. A \$75 fully earned fee will be charged for each blanket endorsement.

### **Waiver of Subrogation (WOS)**

Endorsement that is an acknowledgement by an insurer that it has no right to subrogate against an additional insured after it has paid a loss on behalf of its insured.

Coverage Rules:

- Remain on the policy until requested to be removed.
- Charge for the first five - \$25 (6-mo and 12-mo policy)

### **Hired Auto Bodily Injury and Property Damage Coverage (HA BI/PD)**

Hired Auto BI and PD, purchased together, provide liability coverage for vehicles the insured leases, hires, rents, or borrows for business purposes. However, hired auto coverage does not apply to vehicles the insured leases, hires, rents, or borrows with a driver. We may request copies of financial statements showing total cost of hire for the prior year. We reserve the right to audit the cost of hire and charge appropriately for the additional premium for up to three (3) years after the policy expiration.

Coverage Rules:

- HA BI/PD limits are applied at the policy level and cannot vary by vehicle.

- HA BI/PD may only be carried if BI/PD is also selected.
- HA BI/PD is not available on all business classes.
- HA BI/PD can be added at new business binding and require a contractual obligation.
- Additional eligibility rules:
  - Hired Auto coverage is needed due to a contractual requirement.
  - Annual cost of hire is limited to \$5,000
  - Must not broker any trips.
  - Must hire fewer than three (3) vehicles annually.
  - Must not operate as a freight broker or freight forwarder.
  - Must not require a UIIA or intermodal endorsement.
  - Vehicle(s) must not be also used for personal use or used for other businesses.

\*Hired auto coverage may be added when there are listed vehicles under a long-term (30+ day) lease/rental agreement if hired auto coverage is a requirement in the lease/rental agreement.

## **Hired Auto Physical Damage Coverage (HA PHD)**

HA PHD, consisting of both collision and comprehensive, provides coverage for vehicles the insured leases, hires, rents, or borrows for business purposes. However, hired auto coverage does not apply to vehicles the insured leases, hires, rents, or borrows with a driver. We may request copies of financial statements showing total cost of hire for the prior year. We may also audit the cost of hire and charge appropriately for the additional premium for up to three (3) years after the policy expiration.

### Coverage Rules:

- Trucking risks are not eligible for HA PHD.
- Contractors and business auto risks can select this coverage. Requires HA contractual obligation.
- Contractors and business auto risks can select HA PHD once the policy has been written.
- Additional eligibility rules:
  - Hired Auto coverage is needed due to a contractual requirement.
  - Annual cost of hire is limited to \$5,000
  - Must not broker any trips.
  - Must hire fewer than three (3) vehicles annually.
  - Must not operate as a freight broker or freight forwarder.
  - Must not require a UIIA or intermodal endorsement.
  - Vehicle(s) must not be also used for personal use or used for other businesses.
  - Vehicle(s) must not be under a long-term lease agreement.

## **Non-Owned Auto Bodily Injury and Property Damage Coverage (NOA BI/PD)**

Non-Owned Auto BI and PD, purchased together, provide liability coverage for the insured or the insured's employees while using a vehicle the insured does not own, hire, or borrow for business purposes. We reserve the right to audit the number of employees and charge appropriately for the additional premium for up to three (3) years after the policy expiration.

### Coverage Rules:

- NOA BI/PD limits are applied at the policy level and cannot vary by vehicle.

- NOA BI/PD may only be carried if BI/PD is also selected.
- Only certain business types are eligible for NOA BI/PD.
- NOA/BI/PD can be added at new business and by endorsement.
- Additional eligibility rules:
  - Vehicles must only be used for business and not listed on the policy.
  - Vehicles must be used three (3) or fewer days per week.
  - Must utilize no more than ten (10) people to conduct your business, including employees, volunteers, members, and independent contractors.
  - Vehicles must not be under a long-term lease agreement.

Non-Owned Auto coverage will NOT be offered to the following business classifications:

- Non-profit organizations
- Professional services
- Health/human services

## **Unacceptable Risks**

### **Unacceptable Business Types**

- Businesses involving towing (including auto repair shops, gas stations, and auto salvage haulers)
- Passenger transportation whether for a fee or courtesy (rideshare, taxi, limousine, hotel shuttle, school bus, NEMT, tour operator, agricultural workers, etc.)
- Day care centers (adult or child)
- Auto dealers
- Automobile rentals
- Driving schools
- Funeral services
- Medical related services (ambulance, blood banks, etc.)
- Mobile home toters
- Embassies and federal government agencies
- Law enforcement, security guards and private investigation
- Businesses that use vehicles with loads that require a hazardous materials placard
- Businesses that use vehicles to transport clients for a fee
- Farming businesses that use vehicles to transport seasonal or temporary workers
- Businesses that use vehicles for app-based food or package delivery
- Businesses that use vehicles to transport children between home and daycare
- Truck driveaway operations
- Cotton that has been ginned within 72 hours

### **Unacceptable Body Types**

- Mobile equipment (including bucket truck, cherry picker, bulldozer, crane, forklift, etc.)
- Bus 16+ passengers
- Hearse
- Limousine
- Motor home
- Travel trailer

- Wheelchair bus
- Wheelchair van
- Ambulance
- Antique auto
- Armored car
- Custom-built or alternatively powered auto
- Golf cart
- Motorcycle/scooter/segway
- Snowmobile
- Vehicles open to the public (bookmobile, bloodmobile, construction trailer, party bus, mobile salon, etc.)
- Vehicles with suspension lifts that do not meet state regulations by vehicle weight

#### **Additional Unacceptable Risks**

- Policy with more than nine (9) power units (at new business)
- Vehicle with stated amount greater than \$300,000 must be called in to the Agent Help Desk
- Policy with any driver with excessive activity, as defined by the company
- Policy in which any driver has a revoked license
- Policy in which any driver does not have an active license
- Vehicle use that involves business travel into Canada or any travel at all into Mexico
- Vehicles with dealer license plates
- Drivers with diplomatic driver's license
- Policy that involves team drivers for any vehicle

## **Discounts**

<b>Discount</b>	<b>Description</b>	<b>Amount</b>	<b>Business Types</b>
Paid in Full	Policies that are paid in full, with one payment made by the policy effective date, will receive a discount.	10%	Business Auto Contractors
		10%	For-Hire Trucking
Business Experience	Policies with fewer than ten (10) power units and at least three years of business experience may receive a discount.	Up to 8%	Business Auto Contractors
		Up to 4%	For-Hire Trucking
Commercial Driver's License	All drivers maintaining a CDL for a certain length of time may qualify for a discount.	Up to 4%	All
Package	Policies with fewer than 10 power units and the named insured has an in-force business owners policy or general liability policy may receive a discount.	Up to 5%	All

## Bill Plans

The following bill plans are generally available, though not all bill plans will be available for all risks or in all states:

### 6-Month Bill Plans:

- **1-Pay:** 100% full policy premium due on the effective date of the policy
- **2-Pay:** 50% due on the policy effective date and 50% due two (2) months after the effective date
- **3-Pay:** 40% due on the policy effective date and 30% each due one (1) month and two (2) months after the effective date
- **Monthly (First Term):** 33.33% due on the policy effective date and 16.66% each due monthly for the next four (4) months
- **Monthly (Renewal):** 16.66% due one (1) month prior to the policy effective date and 16.66% each due monthly for the next five (5) months

### 12-Month Bill Plans:

- **1-Pay:** 100% full policy premium due on the effective date of the policy
- **4-Pay:** 25% due on the policy effective date and 25% each due two months, four (4) months, and six (6) months after the effective date
- **9-Pay:** 17.60% due on the policy effective date and 10.30% each due monthly for the next eight (8) months
- **Monthly (First Term):** 16.67% due on the policy effective date and 8.33% each due monthly for the next ten (10) months
- **Monthly (Renewal):** 8.33% due one (1) month prior to the policy effective date and 8.33% each due monthly for the next eleven (11) months

## Payment Options

Payment Type	Details
Check or Money Order	Customers can send money orders and checks for installment and renewal payments to: GEICO Commercial Auto Insurance P.O. Box 822636 Philadelphia, PA 19182-2636  Policy number must be included on the money order.
Electronic Funds Transfer (EFT)	When EFT is selected as a payment option, enter the requested banking information. This payment method can also be enrolled in recurring payments so customers don't have to remember to send in a payment and they enjoy lower initial payments and monthly installment fees. Enrolling in recurring EFT can be done anytime.
Recurring Credit Card (RCC)	When RCC is selected as a payment, the requested credit card information and installments will automatically be withdrawn from the customer's credit or debit card. As a result, customers don't

	have to remember to make a payment every month and they enjoy lower initial payments and monthly installment fees. RCC can be added to a customer's policy anytime. We can also take a onetime payment on CC without enrolling in Recurring Payments.
Internet	The insured can pay online using the link below with a credit/debit card or via e-check. Email confirmation will be sent. Payments are for installment and renewal payments only, not down payments to start a policy. <a href="http://www.geico.com/manageyourpolicy/commercial">http://www.geico.com/manageyourpolicy/commercial</a>
Check Payments	We can accept check payments if the insured calls us at 855-717-4841 and provides the information printed on the back of the check. Payments are for installment and renewal payments only, not down payments to start a policy.
Outside Premium Finance Company	We do not accept outside premium financing.
MoneyGram or Western Union	We do not accept MoneyGram or Western Union to be mailed for payments.

## Fees

Fee	Description	Amount
Installment Payments	An additional charge will be incurred for each installment including the first payment and the additional charge shall be included in each installment payment. This charge is reduced for payments made under a recurring payment plan using Electronic Funds Transfer.	\$8 (\$3 if EFT)
Late Fee	A late fee will be applied to the policyholder's account for any installment payment received after the bill due date.	\$10
Insufficient Funds	A fee will be applied to the policyholder's account for any attempted payment resulting in insufficient funds.	\$25
Waiver of Subrogation	A fee will be charged for each Waiver of Subrogation issued. A maximum of five (5) fees will be charged per policy term.	\$25
Additional Insured (AI) or Designated Insured (DI)	A fee will be charged per AI or DI. A maximum of five (5) fees will be charged per policy term.	\$15 (6-mo policy) \$20 (12-mo policy)
Motor Carrier Insurance Filing	A fee will be charged for each requested state or federal filing. An additional fee will be incurred for a filing reinstatement.	\$35 (initial) \$10 (reinstatement)

## Transactional Guidelines

### File Maintenance

During the quote, we will remind agents of the forms and documents to retain and provide to us upon request. This includes documents like permanent lease agreement (for NTL coverage); trailer interchange agreement (for TI coverage); signed application form.

Agents are to follow state regulations on document retention. Additional details may be provided by the state departments of insurance for the states where the agent operates.

### Electronic Signature

Commercial customers can sign many policy forms electronically using DocuSign. Forms will be sent to the customer for signatures, and once signed, a copy will be provided to the customer by email and be available to agents in Gateway. This includes coverage option forms; automatic payment enrollment forms; and the application form. Once the DocuSign email has been sent, customers will have 7 days to sign any applicable coverage option forms, otherwise policy coverages will be updated.

## General Information

### Claims

Commercial customers can submit claims over the phone 24/7 by calling (866) 509-9444 or online at [www.geico.com/claims](http://www.geico.com/claims). Upon reporting a claim, customers will be assigned a claim number, and a GEICO adjuster will be assigned to the claim. The adjuster will contact the customer to explain coverages, schedule appointments, assign a physical damage adjuster to complete an estimate of vehicle damages, send out forms, and discuss next steps. The customer will be kept informed throughout the claims process.

GEICO Auto Repair Xpress® program is available to private passenger type autos insured on a commercial auto policy. GEICO's Auto Repair Xpress® program maximizes convenience. The customer will receive priority treatment, including a service experience that is second to none. Once they have reported their claim, the claims adjuster can work with the customer to schedule an AutoRepair Xpress appointment.

*This material is intended for general information only. It does not extend or expand coverage beyond the policy contract. Please refer to the policy contract for state specific details.*

## Training Resources and Job Aids

Training Password: **Gateway**

### Commercial Auto

- [Auto Liability](#) (Course)
- [Individual Named Insured](#) (Course)
- [Physical Damage](#) (Course)

- [Med Pay and PIP](#) (Course)
- [Uninsured and Underinsured](#) (Course)
- [Rental Reimbursement](#) (Course)
- [Emergency Roadside Service](#) (Course)

## Trucking

- [Cargo](#) (Course)
- [Refrigeration Breakdown Endorsement](#) (Course)
- [Non-Owned Trailer PD & TI](#) (Course)
- [Rental Reimbursement with Downtime](#) (Course)
- [Motor Truck General Liability](#) (Course)

## Additional Coverages

- [AI/WOS](#) (Course)
- [Hired and Non-Owned Auto](#) (Course)

## Job Aids

- Quote Sheet
- Business Auto & Contractor Training
- Trucking Job Aid
- Cargo
- CURE Underwriting

GEICO is a registered service mark of Government Employees Insurance Company, Washington, DC 20076, a Berkshire Hathaway Inc. subsidiary. GEICO Gecko® image © 1999–2025. © 2025 GEICO  
GEICO County Mutual Insurance Company, GEICO General Insurance Company, GEICO Insurance Agency, Inc., GEICO Marine Insurance Company, GEICO Texas County Mutual Insurance Company,

The content of these pages is GEICO Corporation's Confidential Information (as that term is defined in the contract between your agency and GEICO). You acknowledge that your agency has advised you of its obligations with respect to GEICO's Confidential Information and you agree to fulfill those obligations. The material provided on these webpages, including the information and any images incorporated in these pages, is for your use only as a GEICO producer only. You may not modify, republish, post or transmit anything you obtain from these pages, including anything you download from these pages, unless you first obtain GEICO's consent. You agree not to engage in systematic retrieval of data or other content from these pages. We request that you not create any kind of hyperlink from any other site to these pages unless you first obtain GEICO's permission.

Any policy or coverage descriptions are meant as general information to help you better understand the different types of coverage. These descriptions do not refer to any specific contract of insurance and they do not modify any definitions, exclusions or any other provision expressly stated in any contracts of insurance. Coverage is subject to the terms, limits and conditions of the policy contract. See contract for details. Not all discounts, coverages, payment plans and features are available in all states or all GEICO companies.