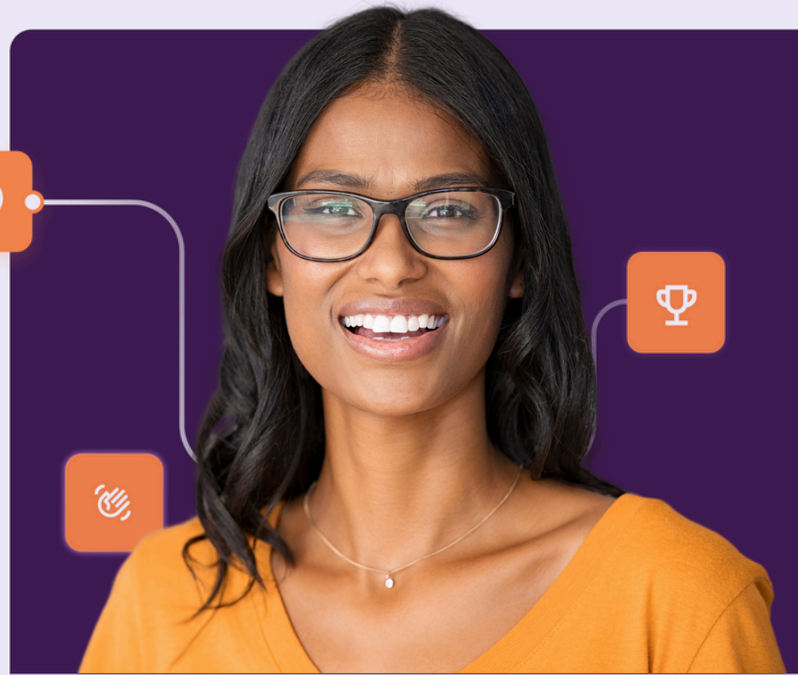




The Most Important Innovation for Agents Since Coffee.

Commercial insurance is slow. Cover Whale is not. With speed that keeps agents ahead, support that actually supports, and technology that enables upfront discounts to the nation's best drivers, Cover Whale is making the complex world of commercial auto insurance **faster, easier, and smarter for agents and policyholders alike.**



Auto Liability Guidelines

- Up to 30% off for safe driving at renewal
- Targeting 1-25 power units at bind
- Growth of 2 additional power units per quarter allowed above the original cap of 25 units
- Dashcam or electronic logging device (ELD) connection required to enable driver safety coaching and ensure more accurate claim dispute resolution
- 2 years minimum driving experience with like vehicle
- Class 2 through 8 available – including hotshots
- All drivers and vehicles must be scheduled to extend coverage (all coverages)
- Tractors and trailers must be newer than 23 years old
- Non-admitted auto liability states include: AL, AR, AZ, CA, CO, DE, FL, GA, IA, ID, IN, MD, ME, MI, MN, MO, MS, MT, ND, NE, NH, NJ, OH, OK, OR, PA, RI, SD, TN, TX, UT, VA, VT, WA, and WV
- Admitted auto liability states include: FL, GA, IL, NC, NM, NV, OH, SC, and WI with more coming soon!

Auto Physical Damage (APD), Motor Truck Cargo (MTC), Non-trucking Liability (NTL), and General Liability (GL) Guidelines

- Targeting 1-75 power units
- Risks can be written as a package or on a standalone basis (all coverages)
- 2 years minimum driving experience with like vehicle
- Tractors and trailers must be newer than 23 years old
- Refrigeration breakdown available if trailers are less than ten years old
- \$7,500 towing and storage limit (APD) included with options up to \$25,000

Excluded Classes

- | | |
|-----------------------------|-------------------------------------|
| • mobile homes | • residential delivery |
| • household good movers | • owned goods |
| • hazmat haulers | • livery operations |
| • double or triple trailers | • courier operations |
| • cement | • logging, garbage / refuse / scrap |
| • OS/OW loads | |



Cover Whale writes on admitted and non-admitted A-rated paper. Each risk is automatically matched to the appropriate market. Questions? Email hello@coverwhale.com.