Cover Whale
Keep Moving.

UIIA Guidelines

Auto liability guidelines

- 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 for AL - safer driving, driver coaching and help with claims and disputes are major benefits
- 2 years minimum driving experience with like vehicle
- All drivers and vehicles must be scheduled
- Tractors and trailers must be newer than 23 years old
- Currently offering non-admitted in these states: AL, AR, AZ, CA, CO, DE, FL, IA, ID, IN, MD, MI, MN, MO, MS, NH, NJ, OH, OK, OR, PA, RI, TN, TX, UT, VA, WI, and WV
- UIIA in admitted auto liability states coming soon!

Auto physical damage, motor truck cargo, non-trucking liability and general liability guidelines

- Risks can be written as a package or on a standalone basis
- 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 10 years old
- $7,500 towing and storage limit (APD) included with options up to $25,000

Specific to UIIA

- UIIA is offered under Auto Liability. Trailer interchange is offered under Auto Physical Damage and Motor Truck Cargo

How to get certified

Once the policy or endorsement is bound an agent can file for certification with IANA at UIIA.org. Or Cover Whale can file on your behalf, but in order to do so the agent must provide the following:

- Standard Carrier Alpha Code (SCAC). This identifies the transportation company for which the insured is hauling. Please add as a note in the Cover Whale portal
- UIIA Form 5c. You can obtain the form at **uiia.org/insurance-agents/uiia-insurance-forms**. Please upload this form to the Cover Whale Agent Portal

- Agents must provide their agent code. If you don't have a UIIA agent code and need to obtain it, **please watch this helpful video** from UIIA. Please add the agent code as a note in the Cover Whale Agent Portal

Excluded Classes: mobile homes • household good movers • hazmat haulers • logging, garbage/refuse/scrap • double or triple trailers • sand & gravel • cement • OS/OW loads • residential delivery • owned goods • livery operations • courier operations

KNIGHT INSURANCE GROUP

Everspan

SCOR

ascot

canopius

LLOYD'S

TRISURA

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**

Please visit **coverwhale.com** for a full list of states.