

COMMERCIAL AUTO & GARAGE SPECIALTY UNDERWRITERS

D.C. WHITE AGENCY

Over 60 Years of Leadership in Commercial Auto Insurance

MEMBER: LANCER FINANCIAL GROUP



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This document is intended to provide brokers with a general guideline for risks that are acceptable to the Lancer Insurance Company Commercial Automobile and Garage Programs underwritten by D.C. White Agency. This guideline is intended only as a quick reference and does not include all classes of business that may be acceptable or prohibited by D.C. White. This guideline does not confer any right of binding to the broker. All binding authority is vested with the D.C. White Underwriters.

D.C. White Agency is the Underwriting General Agent for Lancer Insurance Company and is a wholly-owned subsidiary of the Lancer Financial Group. All quotes are offered in Lancer Insurance Company (A.M. Best Rated "Excellent"). Lawrence Excess, D.C. White's sister organization, places certain automobile and garage risks in the non-admitted market.

- Alarm and Alarm System Installation
- Beverage Delivery
- Building Material Haulers
- Cable Installation and Repair
- Carpentry and Flooring
- Carpet Cleaners
- Commercial Building Contractors
- Communication Installation and Repair
- Courier Services
- Driving Schools – Personal and Commercial
- Electrical Contractors
- Fish and Seafood Delivery
- Florist
- Food Delivery
- Fruit Dealers
- Furniture Delivery – Retail/Residential
- Glass Installers
- HVAC
- Mobile Equipment
- Painting Contractors
- Plumbing Contractors
- Private Passenger Autos (corporately owned)
- Ready Mix Concrete
- Roofers
- Sanitation and Debris Removal
- Swimming Pool Cleaners
- Towing – Personal and Commercial

Overview

Target Classes

**SERVICE—RETAIL—
COMMERCIAL AUTOS
(All Weight Classes)
Business Automobile Liability
and Physical Damage**

Motor Carrier (Truckers) Liability and Physical Damage

- Local Truckers (50 mile radius)
- Intermediate Truckers (up to 200 mile radius)
- Sand and Gravel Haulers
- Household Movers - Local or Intermediate
- Mail Delivery

Garage Liability — Service Risks

- Auto Repair
- Body and Fender
- Glass Shops
- Truck Repair
- Muffler and Brake Shops
- Parking Garages
- Service Stations
- Service Stations with Convenience Stores (*See Lawrence Excess Option*)
- Tire Sales and Repair
- Towing Services
- Transmission Shops

Garage Liability — Used Car Dealers

- Used Car Dealers - Retail
- Used Car Dealers - Wholesale
- Dealer and Transporter Plates

Garagekeeper's Legal Liability and Dealers Open Lot (see Lawrence Excess option)

- All Classes Shown Under Garage Liability—Service Risks (above)
- Used Car Dealers - Retail and Wholesale
- Transporters of Autos

Limits Available

- Minimum statutory liability limits up to \$1,000,000 (Both Combined Single Limit and Split Limits)
- Uninsured and Underinsured Motorists Coverage and PIP based on state regulations
- Physical Damage up to \$150,000 per unit with a terminal catastrophe of \$1,000,000
- Hired Car and Non Ownership (same limits as Liability)

Filings Available Commercial Automobile

- Additional Insured State or Municipal Authority
- Department of Transportation Filings
- Federal Motor Carrier Safety Administration Filings

- Personal Injury (same limit as Garage Liability)
 - Advertising Injury (same limit as Garage Liability)
 - Additional Insured - Owner of Premises (same limit as Garage Liability)
 - Additional Insured Franchisor (same limit as Garage Liability)
 - Additional Insured State or Municipal Authority (same limit as Garage Liability)
 - Fire Legal Liability - maximum \$300,000 per location
 - Hired Auto (same limit as Liability)
-
- Garage Liability for Service Stations with Convenience Store and other Garage Service risks that do not qualify for the Lancer program
 - Garagekeeper's Legal Liability
 - Dealers Physical Damage

Risks placed in the non-admitted market by Lawrence Excess require completion of state-mandated forms prior to binding.

Applications may be submitted via:

Email: dcwapplications@lancer-ins.com

Fax: (516) 431-0488

Phone: (516) 431-6200

(Single Unit Accounts—Speak to an Underwriter)

Visit www.dcwhiteagency.com for:

- D.C. White and Lawrence Excess Applications
- Commercial Auto 4-Hour Rush Quote
- InstaQuote Rate Sheets for Commercial Auto, Garage Risks and Plate Risks

ACORD applications are also acceptable for most classes of business.

All binding authority is vested with the D.C. White Underwriters. Request binding by signing and sending a copy of our quotation with the effective date needed to our Underwriting Department. If acceptable, the Underwriter will provide you with a policy number. The policy will be issued promptly if all the information required to complete the policy has been provided.

Additional Coverages Available

Garage Liability

The Lawrence Excess Option

Submission Options

Binding

Renewals

New York

- Renewals automatically issued unless policy is non-renewed
- Payment due prior to renewal inception date; if payment is not received, a Notice of Cancellation for non-payment will be issued; policy can be reinstated if payment is received within time period stated on cancellation

New Jersey and Pennsylvania

- A renewal quote will be made unless policy is non-renewed
- Payment is due prior to inception date
- Policy automatically terminates at expiration if renewal premium is not paid

Policy Changes

All requests for changes to the policy and ID cards must be requested in written form and sent to the D.C. White Underwriting Department. The ID cards will be sent to the person you designate for receipt, i.e., your office, the insured, auto dealer or the Department of Motor Vehicles.

Certificates

Certificates must be requested from the D.C. White Underwriting Department in written form.

Payment Terms and Conditions

Installment Plans for New and Renewal Business:

- 25% down 8 installments* * *Agency Billed*
- 30% down 6 installments*
- 25% down 3 installments*
- 30% down 1 installment*

Electronic Payment Program

Our Electronic Payment Program (EPP), allowing you to pay online by electronic check, is available by logging in at www.lancerinsurance.com.

Deposit Requirements

New Business: Your producer's check for the deposit is due within 7 days from policy inception date. (Inform Underwriter of installment plan selection at time of binding.)

Renewals: Your producer's check for the deposit is due prior to inception date of renewal.

Endorsements: Additional premiums will be applied to remaining installments.

You may also finance the premium. A copy of the signed and completed Finance Agreement and deposit specified by the finance company are required.

- Report all claims to Lancer immediately.
- 24/7 toll-free claims hotline: **(800) 521-6155**
- Claims for D.C White-issued policies are managed at Lancer's dedicated claims facility in Plainview, NY.

All inspections and recommendations on Lancer policies are provided free of charge to policyholders.

A copy of your NY 'BR," NJ Producer or PA License and a copy of your E&O policy should be submitted to:

Email: licensing@lancer-ins.com

Fax: (516) 431-0569

Address

P.O. Box 9004
Long Beach, NY 11561-9004

Website

www.dcwhiteagency.com

Applications

Email: dcwapplications@lancer-ins.com

Fax: (516) 431-0488

Account Opening

Email: licensing@lancer-ins.com

Fax: (516) 431-0569

Administration & Marketing

Phone: (516) 431-9191

Fax: (516) 431-3037

Underwriting

Phone: (516) 431-6200

Fax: (516) 431-0488

Accounting

Account Balance Inquiries: (516) 431-4441, Ext. 3901

All Other Billing Inquiries (516) 431-9191

Claims (Plainview Office)

Phone: (516) 349-8888

Fax: (516) 349-9432

Claims Hotline: (800) 521-6155

Claims Reporting

Loss Control

Account Opening Procedure

Contact Us

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370 West Park Avenue, P. O. Box 9004, Long Beach, NY 11561-9004
Tel: 516-431-6200 • www.dcwhiteagency.com

Member: Lancer Insurance Group