

Limousine Program

Underwriting Profile & Submission Procedures



PREFERRED RISK PROFILE

Our Limousine Program provides commercial automobile, garage and general liability coverages to limousine business owners operating vehicles described in the classes below.

TERRITORY

The coverage territory is all states except Hawaii, Louisiana, Montana and West Virginia.

COVERAGE HIGHLIGHTS

- **Commercial Auto Liability**
 - Includes Bodily Injury and Property Damage
 - Limits offered up to \$5,000,000 CSL
 - International coverage available with limits up to \$1,000,000 CSL
 - Uninsured/Underinsured Motorists, Personal Injury Protection and Medical Payments offered according to state law
- **Physical Damage (Specified Perils & Collision)**
 - Fire, theft and combined additional coverages available
 - Deductibles from \$1,000 up to \$25,000
- **Garage Liability**
 - Limits offered up to \$1,000,000
 - Garagekeepers Liability coverage available
- **General Liability**
 - Includes Bodily Injury and Property Damage, Contractual Liability and Personal injury
 - Limits offered up to \$5,000,000 CSL
- **Excess Liability**
 - Limits offered up to \$5,000,000

ACCEPTABLE CLASSES OF BUSINESS

- **Stretch Limousine:** A sedan, sport utility or other specialty type vehicle with a stretched or extended body from 48-120 inches that has a seating capacity of 7 or more. The vehicle has a division between the driver and the passenger compartment, and is used on a prearranged basis for business or special functions for a minimum of 2 hours. The operator of the vehicle is in attendance as chauffeur at the beginning and end of the function. A list of chauffeurs is on file with and approved by the insurance company.
- **Sedan Limousine:** A luxury sedan used on a pre-arranged basis for a minimum of 2 hours, and business or special functions account for at least 70% of all usage. The operator of the vehicle is in attendance as chauffeur at the beginning and ending of the function. Insureds bill clients on a round trip, garage-to-garage, basis, not on a pick-up-to-destination basis. A list of drivers is on file with and approved by the insurance company.
- **Airport Bus or Airport Limousine:** A for-hire auto of the van or bus type that transports passengers between airports and other passenger stations or motels.

Other acceptable classes of business that will be considered as part of a mixed fleet:

- **Charter Bus:** An automobile chartered for special trips: touring, picnic, outings, games, and similar uses.
- **Sightseeing Bus:** An automobile accepting individual passengers for a fare for sightseeing or guided tours, making occasional stops at certain points of interest, and returning the passengers to their point of origin.

PAYMENT OPTIONS

We offer a variety of installment plans for new and renewal business. And, for added convenience, Lancer's Electronic Payment Program (EPP) allows you to pay online by electronic check.

ONLINE QUOTING

Business may be submitted via [Lancer's Agency Headquarters online quoting portal](#) at:
<https://login.lancerinsurance.com/>

SUBMISSION REQUIREMENTS

- Currently-valued Loss Runs for the last five years
- Complete Vehicle Schedule with ACV (Actual Cash Value) listed for all vehicles
- Copies of vehicle registrations
- Complete Driver List and MVRs

For Underwriting questions regarding Lancer's Limousine program, please contact:

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