

**Lloyd's – Non Trucking or Bobtail Auto Liability Application (01/17)**

THIS APPLICATION MUST BE COMPLETED, SIGNED AND DATED BY THE APPLICANT.

**No Long Term Lease, No Coverage, No Exceptions!**

NEW  RENEWAL of Certificate/Policy No. \_\_\_\_\_

1. Name of Applicant: \_\_\_\_\_

2. DBA: \_\_\_\_\_ 3. Number of years in this business \_\_\_\_\_

4. Applicant Telephone Number \_\_\_\_\_ 5. E-mail Address \_\_\_\_\_

6. Mailing address: \_\_\_\_\_

Street Address City State Zip

7. Address of terminal: (Please submit a Schedule of Locations, if more than one)

Street Address City State Zip

8. Requested Effective Date: From: \_\_\_\_\_ To \_\_\_\_\_

9. Coverage:  Non-Trucking Liability or  Bobtail Liability

10. Liability Limits:  \$750,000 or  \$1,000,000

11. UM:  Waive Coverage or Limits:  \$15,000/\$30,000 or  \$30,000/\$60,000

12. Is Terrorism Risk, per Act desired?  No or  Yes Please submit LMA9104 form with application when requesting binding.

13. Years of Driving Experience with Type of equipment being insured: \_\_\_\_\_

14. Have you ever operated under another name?  No or  Yes if yes, name that Operation \_\_\_\_\_

**Description of Operations**

15. Used:  Intrastate (In garaging state only) or  Interstate

16. Name of Individual Owner/Operators Permanently Lease to: \_\_\_\_\_

17. Mailing Address: Individual Owner/Operators Permanently Lease to: \_\_\_\_\_

18. Their MC No \_\_\_\_\_ Dot No. \_\_\_\_\_

19. Does Lease Contain Hold Harmless?  No or  Yes

20. Cargo Hauled under Lease: \_\_\_\_\_

Year, Make, Model, Full Vin #	State of Registration	Location of Garaging

Year Prior Non-Trucking Auto Liability Carriers and Loss Experience, last three years, with description of Claim:


Premium \$ \_\_\_\_\_ Taxes \$ \_\_\_\_\_ Fully Earned NAIS Broker Fee \$ \_\_\_\_\_ Total \$ \_\_\_\_\_

Financed with? \_\_\_\_\_

25% of the Premium and Taxes plus 100% of the Broker Fee is Fully Earned. There are No Flat cancellations.

Date: \_\_\_\_\_ Applicant Signature X \_\_\_\_\_

## **Non Trucking Auto Liability**

Non-Trucking Liability is primary auto liability insurance for Owner Operator, when they are on long term lease to a trucking company, whilst they are off dispatch. The Trucking Company provides Primary Auto Liability insurance whilst they are on dispatch.

Dispatch is defined as the moment that the owner operator has been summoned to haul a load or go and pick up a load until he has returned to his home.

If he decides, whilst he is on dispatch, to unhook his trailer and do some private driving, he is still Covered on the Trucking Company's policy.

A long term lease is defined as a lease that is 30 days or more. As soon as the lease is terminated there is no cover on the Non-Trucking Liability policy, i.e., No lease, No cover

## **Unladen liability**

Unladen liability is whilst the Owner Operator is on a long term lease, but is not carrying cargo. The same terms apply over leasing arrangements.

## **Bobtail Liability**

Is very similar to Unladen Liability, but is purely whilst the truck is not pulling a Trailer.