



# **SPECIALTY AUTO**

**POLICY FORMS AVAILABLE:** 

Umbrella Follow Form Excess Retained Amount Liability

### **CONSIDERED CLASSES**

#### **AUTO BUFFERS**

- Equipment Dealers Company Fleets
- Utility Company or Utility Contractor Fleets
- Manufacturing Company Fleets
- Contractor Fleets
- Municipal Fleets

#### **UMBRELLA/EXCESS**

- Beverage Distributors
- Moving & Storage
- Waste Haulers
- Mix-in-Transit

## **FEATURES & BENEFITS**

#### **UNDERWRITING FLEXIBILITY**

- Tailored program design
- Customized coverage endorsements
- Policy form modifications manuscripting
- Adapt quickly to changing market conditions

#### **INSURING CAPACITY**

- \$5M capacity
- \$1M minimum attachment point
- 41 or more power units

#### **FINANCIAL STRENGTH**

- Gemini Insurance Company paper
- AM Best A+ XV rating
- S&P A+ Credit rating

#### **EXCLUDED CLASSES**

- Tow Trucks
- Home Food Delivery
- Last Mile Delivery
- Couriers
- Race Cars

#### **SUBMISSION REQUIREMENTS**

- Auto Supplemental Application (safety technology information included)
- Minimum 5 years currently valued loss runs
- Drivers list including DOB & DOH
- Equipment list

<sup>\*</sup>Products and services described above are provided through surplus lines insurance company subsidiaries of W. R. Berkley Corporation and offered through licensed surplus lines brokers. Not all products and services may be available in all jurisdictions, and the coverage provided by any insurer is subject to the actual terms and conditions of the policies issued. Surplus lines insurance carriers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. For additional information concerning W.R. Berkley Corporation's insurance company subsidiaries, visit www.berkley.com. | © 2022 All Rights Reserved



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## **Gemini's Singular Focus Is Excess Liability Insurance For The Transportation Industry**

Our underwriting expertise and commitment to transportation have enabled us to become a market leader by providing consistent and competitive insurance products since 2009. Our claims staff handles only complex and severe excess transportation claims. We have the specialized knowledge and experience to evaluate and resolve these claims to deliver the most favorable outcome possible. This protects our insureds' assets and lowers their total cost of risk.

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