

**National Advantage  
Insurance Services, Inc.**

CA License #0821992

TEL: (714) 505-1015

FAX: (714) 505-1025

**Lloyd's – Non Trucking or Bobtail Auto Liability Application**

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

Broker Name & Address \_\_\_\_\_

Applicant Name \_\_\_\_\_

dba (if any) \_\_\_\_\_

Individual, Partnership, Corporation or Other: \_\_\_\_\_

Terminal Location Address \_\_\_\_\_

Please submit a Schedule of Locations, if more than one.

Mailing Address \_\_\_\_\_

Of First Named Insured, if different from Location Address.

Applicant Telephone Number \_\_\_\_\_ E-mail Address \_\_\_\_\_

Desired Effective Date: From \_\_\_\_\_ To \_\_\_\_\_

**Coverage** Non-Trucking Liability or Bobtail Liability.

**Liability Limits:** \$750,000 or \$1,000,000 – **UM:** Waive Coverage or **Limits:** \$15,000/\$30,000 or \$30,000/\$60,000

Is Terrorism Risk, per Act desired? No or Yes. Please submit LMA9004 form with application when requesting binding.

Years of Driving Experience with Type of equipment being insured \_\_\_\_\_

Have you ever operated under another name? Yes No

If yes, name that Operation \_\_\_\_\_

**Description of Operations**

Used: Intrastate (In garaging state only) or Interstate

**Individual Owner/Operators**

Permanently Lease to \_\_\_\_\_

Does Lease Contain Hold Harmless? No or Yes. → Their MC No. \_\_\_\_\_

Cargo Hauled under Lease:

Year	Make	Model	Serial Number Last 6 digits	State of Registration	Location of Garaging

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

20 \_\_\_\_\_

20 \_\_\_\_\_

20 \_\_\_\_\_

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

*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.