

What we cover

Taxicab – Metered or unmetered vehicles for hire with a driver, not picking up or dropping off along a fixed route.

Professional Black Car – Unmetered vehicles for hire (excluding taxis and stretch limousines), operated by the named insured or a direct employee, fully licensed in their territory.

Up to 8 Seats

Including driver. Non-fleet accounts

Arizona and California specialists

Admitted/non-admitted auto liability & Physical Damage available. We will not accept risks operating in Los Angeles County that have more than one vehicle. More states coming soon

Incidental operations

- ✓ Incidental limousine operations — unmarked luxury autos on a pre-arranged basis for weddings, funerals, or business functions, with vehicle and driver present start to finish.
- ✓ Other pre-arranged, non-fixed-route hire that doesn't fit taxi, black car, or limo definitions.

Coverage	Limit
Liability Limits	MFR to \$1,000,000
Personal Injury Protection / No-Fault	Statutory
Uninsured / Underinsured Motorist	Statutory, unless waived by insured
Physical Damage — Comprehensive & Collision	Stated amount; \$100K/vehicle, \$250K/occurrence

How you'll work with us

1-4 VEHICLES

Self-Service Broker Portal

- ✓ Instant quote, bind & issue — no waiting on underwriting
- ✓ Endorsements and policy changes handled directly in the portal
- ✓ We run the MVRs for you
- ✓ No application file, no loss runs

5+ VEHICLES

Fleet Submissions

- ✓ Traditional underwriting submission
- ✓ Application, driver & vehicle schedule, loss runs if prior insurance
- ✓ MVR sample accepted for quoting; full file due at binding
- ✓ OFAC screening required

Two ways to quote

1-4 VEHICLES

Self-Service Broker Portal

Log in and quote, bind, and issue instantly. Endorsements and policy changes are self-service too. We pull MVRs automatically — no application file or loss runs needed.

5+ VEHICLES

Fleet Submissions

Send a completed application with description of operations and territory, full driver & vehicle schedule, loss runs (if more than 4 vehicles and prior insurance history — valued within 90 days, expiring year + 2 prior), MVRs (60-day pull; 25% sample accepted for quoting on schedules of 50+ drivers), and OFAC screening confirmation.

In Appetite

Vehicle:

- ✓ 15yrs or newer at policy inception
- ✓ All vehicles must be reported and scheduled on the policy
- ✓ Unscheduled spares not permitted for temporary or owner-operator drivers, except at Head of Underwriting discretion for medallion requirements
- ✓ Up to a maximum 8 seats inc.driver

Driver:

- ✓ Age 25+ (21-24 with clean driving record)
- ✓ Min 2 yrs US driving experience
- ✓ Current, valid license
- ✓ MVR pulled within last 60 days ; 3 yr history/ 5 yr (major violations)
- ✓ Max 3 total incidents (minor+at fault combined) in last 3 yrs
- ✓ Max 6 points in last 3 yrs
- ✓ No major violations in last 5 yrs

Note: accident treated as at-fault without evidence

Out of Appetite

Drivers:

Any of the following in the past 5 years:

- ✗ Suspended, expired, revoked, or withheld license
- ✗ DUI/DWI conviction or chemical test refusal
- ✗ Vehicular manslaughter, vehicular assault, or any felony involving a motor vehicle
- ✗ Racing, speed contests, or exhibition of speed
- ✗ Hit-and-run or reckless driving
- ✗ Using a vehicle in the commission of a crime
- ✗ Lending a chauffeur's/operator's license to another person

Other:

- ✗ Mexico coverage
- ✗ ATVs, snowmobiles, motor homes, amphibious vehicles
- ✗ Accounts that are 100% airport shuttle services
- ✗ Accounts that are 100% non-emergency medical transport