



## **PROCEDURE INFORMATION FOR LIMOUSINE/SHUTTLE POLICIES**

Thank you for purchasing your insurance with Moreno & Graham Insurance Services, Inc. We appreciate your business. In an effort to assist you in answering some general questions, we have developed this guide detailing procedures regarding vehicles, drivers, certificates, claims, and payments. Please refer to it when making changes to your policy. Please note that most changes must be made **IN WRITING** by using one of our change forms. You can download these forms from our website or call us so we can send them to you. Please fax completed and signed forms to one of our fax numbers: **(714) 505-2909** or efax **(888) 875-7315**

Also, please be aware that the insurance company will most likely take about 30 days to process change endorsements and to calculate any additional premiums, credits or refunds.

### **VEHICLE ADDITIONS – COMPLETE & SIGN VEHICLE CHANGE FORM**

#### *HOW TO COMPLETE FORM*

- The ADD vehicle section (left side) of the form must be fully completed and signed by an authorized individual.
- Remember to attach the registration, temporary registration, purchase contract, or lease agreement (if vehicle is being leased from another party) showing the full 17 digit vin number.
- Indicate a value on the form **ONLY** if you would like full coverage on the vehicle (comp/collision). Otherwise, write “liability only” or “N/A” in the value section.
- Fax the completed and signed form with a copy of the registration to our office for processing.

#### *OTHER NOTES*

- Please be aware that all commercial vehicles you own, operate or lease for your business must be reported to us.
- If you are adding a van or SUV type vehicle, keep in mind that some airports require that you have an additional coverage called “General Liability”. Check your quote or call us to find out if you have this coverage if adding this type of vehicle.
- Please refer to PUC’s liability requirements with respect to your vehicle seat capacity. Depending on the limit that you have on your policy, the vehicle you are adding may require a higher liability limit.
- Make sure vehicle is registered under "COMMERCIAL" use and not "automobile" to avoid problems with DMV registration process.
  - We cannot send your insurance to the DMV online as you have a commercial policy (private auto carriers have this option). We will provide you with an extra copy of the ID card which you can forward to the DMV as proof of insurance with your registration payment.



- You should notify the PUC *DIRECTLY* of the new vehicle using PUC form called PL-664 (it can be obtained by calling the PUC or from their website). We **do not** notify the PUC of any vehicle changes.
- Let us know if you need us to issue a loss payee (lienholder) certificate or fax us a completed CERTIFICATE REQUEST form with the bank's information.

## VEHICLE DELETIONS – COMPLETE & SIGN VEHICLE CHANGE FORM

### *HOW TO COMPLETE FORM*

- The DELETE vehicle section (right side) of the form must be completed and signed by an authorized individual.
- Indicate a reason for the deletion based on the options provided or explain under "other" (see below for acceptable deletion paperwork).
- Fax the completed and signed form with deletion paperwork to our office for processing.

### *SUPPORTING DELETION PAPERWORK*

- Most insurance companies will require supporting paperwork before they will delete a vehicle from the policy. One of the following items must be received to process the change:
  - 1.) *If vehicle was sold, transferred or traded in:* Bill of Sale, Release of Liability, Vehicle Transfer Agreement or letter from dealership indicating that you have released the vehicle to them.
  - 2.) *If vehicle is insured under private auto policy:* Insurance ID card or declaration pages confirming that vehicle has been added to your personal auto policy AND a signed statement confirming that vehicle will not be used for business. Let us know if this option applies so we can send you the statement form.
  - 3.) *If vehicle is down for long term repairs and is inoperable:* DMV planned non-operation form.  
**\*\*This is subject to insurance company approval** as not all companies accept this reason.
  - 4.) *If lease has been terminated and vehicle has been returned to registered owner:* Lease termination agreement. Let us know if you need us to send you a lease agreement template form.

### *OTHER NOTES*

- You should notify the PUC *DIRECTLY* of the vehicle deletion using PUC form called PL-664 (it can be obtained by calling the PUC or from their website). We **do not** notify the PUC of any vehicle changes.

## DRIVER ADDITIONS – FAX REQUEST OR CALL US WITH LICENSE INFO

- All drivers must be reported to us **BEFORE** they can operate your vehicle(s) as he/she must have an acceptable driving record to be added to your policy.



- To add a driver:
  - You can call us with the driver's information: Last name of driver, driver's license number and date of birth.
  - Or if you have a current driving record (no more than 30 days old), please fax a copy to our office so we can review it. Be sure to indicate the name of your company (DBA) or your policy number on your fax so we know who is sending the fax.
- Driver guidelines vary with each insurance company but generally acceptable drivers are those that:
  - Have a valid California driver's license
  - Do not have more than one accident and no more than two moving violations in the past three years
  - Have had at least three years of livery experience (driving similar vehicles)
  - Have no major violations such as DUI's, reckless driving, driving while license suspended, etc.
  - There is an age limit with the majority of insurance companies on young drivers so please check with us if your driver is under 25.
- We may need to submit certain drivers to the insurance company for approval before we can determine if they qualify.

## **DRIVER DELETIONS – FAX REQUEST OR SIGN DRIVER SCHEDULE**

- You must request to delete drivers in WRITING. You can either fax us a written request specifying which driver is to be removed signed by an authorized individual or you can call us so we can send you a driver schedule. You would need to cross out the driver that you want deleted and sign where indicated so we can process the change.
- Please be aware that once the driver is deleted, he/she is no longer covered by your policy. If they are involved in an accident with your vehicle after the deletion date, there will be other consequences as they will be considered an unreported/unscheduled driver.

## **LIMITS CHANGES – COMPLETE & SIGN LIMITS CHANGE FORM**

### *HOW TO COMPLETE FORM*

- The applicable section should be completed and marked depending on the change you want to make (add, delete, increase or decrease coverage).
- This form must be completed and signed by an authorized individual.



## ADDRESS CHANGES – COMPLETE & SIGN ADDRESS CHANGE FORM

### HOW TO COMPLETE FORM

- The applicable section should be marked depending on if the change is for your mailing address, garaging address or for both.
- The form must be completed and signed by an authorized individual.
- If you're changing your **garaging address** to a different city, please be aware that this may change your premium as the new city may belong to a different territory.

## CERTIFICATE REQUEST – FAX US REQUEST FORM OR CALL US WITH INFORMATION

To request a certificate of insurance for a company:

- You can call us with company's information
  - Information needed: name of company, mailing address, phone number, fax number and name it should go attention to (if any)
  - Indicate what **type** of certificate you need: regular certificate, additional insured or loss payee (lienholder).
- Or you can fax us a CERTIFICATE REQUEST FORM

To request an airport filing:

- You can call us to let us know which airport you plan on going to. We already have the information for the main airports on file.
- Indicate if you have any special instructions such as only listing certain vehicles for LAX.

## PUC/STATE FILING REQUEST - CALL US WITH YOUR PUC FILE NUMBER

- In most cases insurance filings for the Public Utilities Commission (PUC) are issued at the time of binding. The insurance carrier issues a special filing form called PL914 and forwards it directly to the PUC.
- If you obtain your PUC file number **after** your policy starts, just call us with your PUC file number so we can ask the insurance company to issue the filing.
- If you haven't applied for a PUC permit yet, please be aware that the insurance company requires that you have authority with the PUC no later than 30 days after your policy begins.
- The PUC will only take ORIGINAL forms so we do not fax any filings to them.
- The PUC generally takes a few days to log filings into their system so please allow processing time.
- If you need a copy of PUC's application or any other PUC forms, you may visit the PUC website at:

<http://www.cpuc.ca.gov/PUC/Transportation/forms/carrierforms.htm>



**CLAIMS REPORTING**

Our business hours are Monday – Friday from 9:00 am to 5:00 pm. If you are involved in an accident when our office is closed, you have the option to report it to your insurance company directly. Please refer to your ID card to see who your carrier is. The phone numbers for the claims department of some of our insurance companies are:

CAROLINA CASUALTY INS CO: (800) 874-8053

NORTHLAND INS CO: (800) 328-5972

CIG – MONTEREY INS CO: (800) 986-9974

STATE NATIONAL /NSI: (888) 333-8198

*(Claims are handled by Knight Management Insurance Services)*

DELOS INS CO: (800) 315-6090

*(Claims handled by North American Risk Services)*

Remember to have your policy number on hand before calling.

**PAYMENTS**

If your policy was financed through Cypress Premium Funding, you will receive coupons in the mail approximately 2 weeks after you start your insurance. Cypress offers several payment options such as check by fax, payments over the phone or online, etc. You may contact Cypress at (800) 506-0602.

If you are on a direct bill plan, your insurance company will send you a statement directly in the mail about 2-3 weeks after your policy begins. Their statement will show the phone number where to contact them. Customers that are with CIG - Monterey Insurance Company can contact their accounting department at (800) 682-9255 – option 2.

Again, we thank you for your business. If you have any questions regarding the above items or require any additional assistance, please do not hesitate to contact our office.

Sincerely,

Customer Service  
M&G Insurance Services