



**GET IN THE FAST LANE
FOR MORE BUSINESS**

TAXI, LIMO AND BLACK CAR SERVICES



COVERAGE THAT FOLLOWS YOU

Our Office product offers unique coverage for a subset of classes, including taxi, limo and black car services. We can cover up to 10,000 square feet per location for dispatch offices, service garages and fleet parking lots as well.

WHY PURCHASING THIS COVERAGE IS IMPORTANT:

Mark, an insured taxi cab driver, picked up a passenger from a supermarket who was using a cane. The passenger asked Mark to make a quick stop at the post office before continuing to his final destination. At the post office, the passenger exited the cab, was walking toward the post office and slipped on snow and ice in the post office parking lot. The passenger suffered a fractured leg. He filed suit, naming the taxi cab company as a defendant, alleging that Mark was negligent in discharging the passenger in an area that was visibly unsafe for pedestrian travel. The claim was settled without trial.

ABC Limousines, an insured limousine driving company, was a new business; they selected their business name, logo and services and started advertising to the public. A competing company, ACB Limousines, sued ABC Limousines for infringement, claiming the name they chose was too similar to their own registered trade name and trademark, and, as a result, ACB lost profits and goodwill of customers. The policy provided a defense, and the claim was settled with payment. ABC Limousines also agreed to change their name and logo.

LIMITS OF COVERAGE:

- Property up to \$5,000,000 (coastal areas up to \$1,000,000)
- General liability up to \$1,000,000 occurrence/ \$2,000,000 aggregate
- Excess general liability up to \$5,000,000

PRODUCT FEATURES:

- No designated premise limitation
- Additional insured can be added (city, municipality or state, grantor of license and entities with whom the business has a contract)

ADDITIONAL ADVANTAGES

- A.M. Best rated A++ carrier
- Free access to the Business Resource Center
- Fast service
- Berkshire Hathaway company

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION

USLI.COM | 888-523-5545