

# Home Delivery "Corporate Wrap" Program

From Avant Underwriters



## Program Features

- Market Rating: AM Best A-
- Exclusive Market Program
- Available Nationwide
- In-house Underwriting Authority
- In-house Claims
- Target Customer:
  - Courier Delivery - Vehicle to Door
  - Last Mile Delivery - Across Threshold/Installation
  - White Glove Delivery

## Coverages

- **Hired & Non-owned Auto Liability**
  - Deductible: Options available
  - Limits: \$1M CSL; Underlying Coverage Required
- **Cargo**
  - Deductible: \$1K-\$5K
  - Limits: \$10K-\$500K
- **Commercial General Liability**
  - Deductible: \$2,500-\$25K
  - Limits: \$1M per occurrence; \$2M aggregate
- **Errors & Omissions**
  - Deductible: \$1K-\$10K
  - Limits: \$1M per occurrence; \$2M aggregate

## Eligibility

- **Courier Delivery Companies**
  - **Vehicles**  
Light to Medium Duty, including Private Passenger
  - **Delivery**  
Same Day and Local
  - **FROM Vehicle TO Door**  
No Across Threshold or Install Exposure
  - **Cargo**  
Parcel package, some medical supplies, and time sensitive data files, legal paperwork, banking transactions
- **Last Mile Delivery Companies**
  - **Vehicles**  
Light Duty, Step Vans, Box Trucks, typically No Private Passenger
  - **Delivery**  
The 'Last Leg' and Local
  - **FROM Store/Warehouse TO Home/Business**  
Across Threshold and Installation
  - **Cargo**  
Furniture, appliance, office equipment, gym equipment, signs, and trade show set-up



UNIFIED MARKETS. STREAMLINED ACCESS. STRONGER SERVICE.

Leading transportation brands you know, under one platform: **SPG Transportation.**

As part of Specialty Program Group's long-term growth strategy, MOVER'S CHOICE, BizCHOICE Transportation, Avant Brokerage, and Avant Underwriters — are uniting under one platform: **SPG Transportation**.

## Why Choose Us

### Strong Relationships

With top-rated carrier partners, we secure exclusive coverage options and competitive pricing to help you stand out in the market.

### Niche Solutions

Our specialization in the trucking segment enables us to address diverse or hard-to-place risks, ensuring your clients always have compliant coverage.

### Expert Guidance

Rely on our 50+ years of specialty underwriting for strategic insights and hands-on-support - from quote to renewal - empowering you to grow and retain business.