

2026 Product Guide

Commercial Auto

novacore™
Transforming Insurance

SHIELD
COMMERCIAL INSURANCE SERVICES



Product Requirements

Shield Commercial Auto

Risk Profile

- In business 3 years or longer
- 100% owned or leased fleet
- 5 to 50 power units
- Local and intermediate radii, limited appetite beyond
- Drivers are 20 years old or older
- CDL experience required for drivers operating vehicles over 26k GVW
- No for-hire exposure

New Business Only

- Commercial auto application from any major company
  - Addresses of all locations included
- Target and/or expiring premium

New & Renewal Business

- 60-months loss runs valued w/in 90 days of effective date
- List of all drivers
- MVRs for all drivers
- List of all vehicles
  - Stated values if APD requested
- Shield Auto Supplemental questions

Class Coverage, Including:

- Arborist
- Carpenter
- Concrete & Asphalt Work
- Consulting, Legal, & Engineering
- Debris Removal
- Dirt, Sand, & Gravel
- Disinfecting Services
- Door-to-Door Sales
- Dry Cleaning, Laundry, & Carpet Cleaners
- Drywall, Plastering, & Insulation Work
- Electrical Contractor
- Escort Vehicles
- Excavation Work
- Flooring
- Florist
- General Contractor
- Glass & Glazing Work
- Hardware Store
- Heavy Construction
- HVAC
- Janitorial & Building Maintenance
- Landscaping
- Machinery & Heavy Equipment
- Manufacturing
- Masonry
- Non-Residential & Industrial Building
- Painting and Wallpaper Hanging
- Plumber
- Realtor
- Refrigerated Goods
- Residential Builders
- Retail Trade Operations
- Road & Utility Work
- Roofing, Siding, & Sheet Metal Work
- Security Guard & Private Investigation
- Septic Waste Removal
- Snow Removal & Firewood Delivery
- Steel Hauling
- Water Well Drilling
- Wholesale Trade Operations

Available in 25 States

AL, AR, AZ, CA, CO, CT, GA, HI, IA, IL, IN, MO, MS, NH, NM, OH, OK, OR, SC, TN, TX, UT, VA, VT, WI

Wherever you are — we offer superior contractor insurance products and customer service that delivers value and protection insurers need. We feature a full array of online tools and a team of experienced underwriters.

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Contact Information

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