## SPECIALIZED TRUCK EQUIPMENT PROGRAM (STEP)

### WRITE

<table>
<thead>
<tr>
<th>SIC 3713, 3715, 7532</th>
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</thead>
<tbody>
<tr>
<td>Manufacturers of specialized truck equipment and trailers. Truck equipment is defined as equipment added to a bare chassis to create a special use vehicle.</td>
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<tr>
<td>Truck/trailer distributors, installers, repairers of related equipment, and auto body shops with an ancillary towing exposure are also eligible.</td>
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</tbody>
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### DO NOT WRITE

| Tank bodies used in transportation or storage of fuel, chemicals, LPG and LNG |
| Altering of chassis to the point where the risk becomes the manufacturer |
| Truck chassis manufacturing |
| Manufacturing, distributing, repairing or installing passenger conveyances bodies (buses, trams, recreational vehicles, etc.) |
| >25% of major engine or driveline repair |

### COVERAGE OFFERED

- Customer vehicles in the insured’s care, custody and control
- Vehicles held for sale
- Dealer plates
  - GL – Lead line, must be written to qualify for the Program
  - Property
  - Inland marine
  - Commercial auto
  - Umbrella
  - Workers’ comp

### TARGET ACCOUNT PROFILE

- Majority (51%) of sales generated from manufacturing, installing, distributing or repairing truck bodies, equipment and trailers
- Auto body shops eligible if towing receipts do not exceed 50% of sales receipts
- Owner/senior management has 3+ years of prior industry ownership and/or management experience
- Subcontractor has insurance limits equal to those of our insured
- Minimum premium of $10,000 with preferred account premiums in the $50,000 to $750,000 range

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**Contact Information**

Find up-to-date contact information by region at thehartford.com/oap-contact

**Website**

thehartford.com/programs

Send Submissions to

specialtyprograms@thehartford.com

Excludes Alaska, Hawaii and Louisiana