



INSURING
TOMORROW'S
ECONOMY

Y-Risk Submission Guide

General Liability & Commercial Auto Coverage

General Information

- Company Overview - business plan including areas of operation, pitch deck, management bios, etc.
- Legal Agreements - Terms of Service, Privacy Policy, other service agreements
- Sample report of usage data collected
- Historical & projected financials
- Historical & projected usage data including breakout of tasks/services, miles, geo location, revenue, etc.
- Claim/accident reporting protocols
- Background & criminal check procedures
- Currently valued loss runs
- Expiring/requested insurance specs including limits, deductibles, any special coverages, etc.

Add'l Info for Auto Coverage

- Overview of telematics capabilities
- Driver acceptability standards
- Driver safety protocols, distracted driving, and other driver policies
- Vehicle requirements and inspection form
- Any special vehicle characteristics - high-end, wheelchair accessible, electric, etc.

*This checklist is intended as a guide. Underwriters may request additional information at their discretion. If you have a **TNC** (transportation network company), **micromobility** (e-bikes, scooters, etc.) risk, or **delivery** company please request the corresponding supplemental underwriting document.*

Questions? Reach out to a Y-Risk underwriter:

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