

Manuel Caba T/A Cabas Towing
804 Chestnut St
Reading, PA 19602

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APR 15 2016

PA PUBLIC UTILITY COMMISSION
SECRETARY'S BUREAU

April 13, 2016

Commonwealth of Pennsylvania
Pennsylvania Public Utility Commission
Po Box 3265
Harrisburg, PA 17105-3265

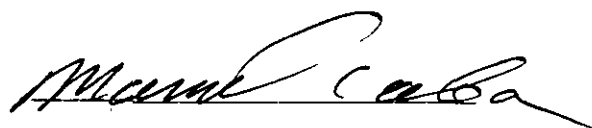
C-2016-2527170
A-2015-2468980

Dear Commonwealth of Pennsylvania:

We are responding to your letter of Jan 13, 2016. Where you ask me to carry cargo insurance. I am not a commodity carrier. I am a towing service. My insurance guarantees any auto that I would tow or carry with the "On Hook coverage" Please review the case and let me know. I know of other towing services and they do not need Form H. I have also asked other insurance companies besides mines, and again they tell me I do not need cargo insurance. If I have "On Hook coverage" of course, I want to fully comply with all your requirements, but respectfully I ask for you to review this case and let me know.

Sincerely,

Manuel Caba T/A Cabas Towing





HEBRON INSURANCE

32 Main St # 1 PO Box 221
Hebron, Connecticut 06248
(860) 228-8500

On Hook Towing Coverage (Glossary Word)

On Hook Towing Coverage

This is a type of liability coverage often needed by businesses that engage in towing or hauling. It will pay to replace or repair damage for specified perils for vehicles under tow.

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Other users also searched for some of the following glossary words.

Similar Glossary Words

- On Hook Towing Coverage
- Towing and Labor
- Personal Automobile Insurance
- Collision Coverage

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Please review:

- 1) Definition of On Hook towing
- 2) An example from Progressive
law and to see how responsibility
for the towed or carry vehicle is
covered by 'On Hook coverage'
3. See my Policy coverages showing
I have 'On hook coverage'

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On-Hook Towing Insurance

On-Hook Towing insurance will pay to repair or replace a vehicle you don't own if it is damaged by a collision, fire, theft, explosion or vandalism while you are towing or hauling.

In Texas and Virginia, On-Hook Towing insurance is called Garage Keeper's Legal Liability insurance. In these two states only, what is actually *Garagekeepers Legal Liability insurance* [<https://www.progressiveCommercial.com/coverages/garage-keepers-liability/>] is called Storage Location insurance.

Who Needs On-Hook Towing Insurance?

Businesses that offer towing services need On-Hook Towing insurance to protect them while they're hauling vehicles owned by a customer or someone else.

Limits, Deductibles and Other Details

With On-Hook Towing insurance, you must select both a limit and a deductible. The limit is the maximum total amount paid per occurrence for damage done to all vehicles.

The deductible is the amount you will pay out of pocket per occurrence for repairs or replacement of the damaged vehicle before your insurance pays.

On-Hook Towing Insurance Example

A customer's car won't start, so she calls you to pick it up. You're towing it to your shop for repairs and stop to refuel your tow truck.

When leaving the gas station, you take a turn too sharply and accidentally scrape the car you are towing against a low hanging tree branch and rip off the mirror and put a large scratch into the passenger side door.

The \$15,000 On-Hook Towing limit with a \$500 deductible you selected covers replacing the mirror and repairing damage to the passenger door. You would pay \$500 toward the repairs, and your On-Hook Towing insurance would pay the rest.

Exceptions and Restrictions

You must purchase *Liability insurance* [<https://www.progressiveCommercial.com/coverages/liability/>] to be eligible for On-Hook Towing insurance.

If one towing vehicle has On-Hook Towing insurance, all towing vehicles insured on the same policy must have On-Hook Towing insurance with the same limits.

On-Hook Towing insurance is only available for the following business types:

Towing or service station services



Application for Commercial Automobile Insurance

with Agency Insurance Company of Maryland

PO Box 8900, Elkridge, MD 21075-8900 Tel (800)492-5629 Fax (800)524-3524

Please review, sign where indicated, and return.

POLICY #: CA 0003949

NAMED INSURED:

MANUEL CABA
DBA: CABAS TOWING
804 CHESTNUT ST
READING, PA 19602
Mobile Phone: (484)332-3476

AGENT: 58625

ADVOCATE INSURANCE
507 MADISON AVENUE
READING, PA 19605-0000
Tel: (610)685-2804
Fax: (610)685-2807

EFFECTIVE DATES

Your policy is effective on 01/18/2016 at 12:00:00 AM.

Your policy will expire on 01/18/2017 at 12:01 AM if all required payments are made.

PREMIUM AND PAYMENT PLAN

Total policy premium: \$2,578.00

Payment plan selected: PA 25% Downpayment of \$644.50

DRIVERS – RATED OR EXCLUDED

The Named Insured and all drivers who regularly operate the vehicles listed on this application must be listed. Failure to accurately report and complete all driver information may result in premium changes.

Name	Driver Status	State License #	DOB	Marital Status	FR	# Yrs CDL
1.MANUEL CABA	Rated	PA 24014151	07/08/1962	Married	n/a	n/a
2.JOHN CABA	Excluded	n/a n/a	08/27/1988	n/a	n/a	n/a

DRIVER DETAILS – VIOLATIONS AND CLAIMS

Please list all at-fault accidents, not-at-fault accidents, and moving violations in the last three (3) years for all drivers.

Driver	Date	Violation	Source
JOHN CABA	06/15/2012	At Fault Accident	CLUE

POINT DEVELOPMENT

Please review the following information carefully because driving history is used to determine your rate. All accidents are considered at-fault and chargeable unless the accident is under an applicable payment threshold or we receive additional information from you or another source that proves the accident was not-at-fault.

VEHICLE DETAILS AND PREMIUMS

VEHICLE 1: Year/Make/Model

Year/Make/Model	VIN	Body Type	Garaging Zip
1995 GMC SIERRA	1GDKC34F3SJ521805	Tow Truck	19602

Radius	Vehicle Use	Stated Amount
100 miles	N/A	N/A

Vehicle Coverages	Limits	Premium
Bodily Injury	\$100,000 each person/\$300,000 each accident	\$1,403.00
Property Damage	\$50,000 each accident	\$673.00
Uninsured Motorist - Nonstacked	\$25,000 each person/\$50,000 each accident	\$54.00

Name: Manuel CABA

Policy #: A000000

3

Underinsured Motorist - Nonstacked	\$25,000 each person/\$50,000 each accident	\$105.00
Medical Expense Benefit Without Workers Comp	up to \$5,000 each person	\$116.00
Income Loss Benefit	Rejected	--
Accidental Death Benefit	Rejected	--
Funeral Expense Benefit	Rejected	--
On-Hook Towing Legal Liability	\$25,000 each accident/\$500 deductible	\$192.00
Vehicle 1 Total:		<u>2,543.00</u>

Vehicle 1 Questions:

Gross Vehicle Weight: 14,001 - 16,000
 Vehicle Tonnage: 3/4 or more
 Number of rear axles on the vehicle? 2

GENERAL POLICY INFORMATION

Business Information

Applicant	Organization Type	Yr Business Established/# Years in Business
MANUEL CABA	Individual/Sole Proprietor	2015 /1

Business Type	# of Employees
Towing (max tow capacity per vehicle is 2)	n/a

Financial Responsibility Information

Name	DOB	Age	Address (street, city/state/zip)
MANUEL CABA	07/08/1962	XX	804 CHESTNUT ST, READING, PA 19602

Policy Fees

State & Federal Filing Fee:	\$35
Total Policy Fee:	\$35

UNDERWRITING QUESTIONS

Prior Insurance

Does the insured have Prior Insurance? Yes
 Was coverage continuous for at least 1 year prior to and including the effective date of this policy? Yes
 Prior carrier name: Progressive Ins Co - Commercial Policy
 Prior BI Limits: \$250,000/\$500,000

Subrogation

How many Waivers of Subrogation are required? None

Additional Insureds

How many Additional Insureds are required? None

Policy Filings

Are any State or Federal filings required? State Only
 Do we insure all commercial vehicles the insured owns? Yes
 Have all the vehicles that are both owned by the insured and used in the business been listed? Yes
 State Filing (Form E) Motor Carrier Liability Certificate: Yes
 State Cargo (Form H) Motor Carrier Cargo Certificate: No

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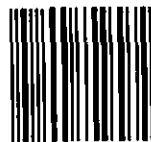
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READING, PA 19602



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PENNSYLVANIA PUBLIC UTILITY COMMISSION
PO BOX 3265
HARRISBURG, PA 17105-3265

171053265 8099

