

Dear Secretary Chiavetta,

I am Shalanda Riddick, the owner of Visit Vans LLC. I am aware my PUC motor carrier authorities have been suspended for failing to maintain evidence of insurance. I would like the opportunity to explain and prove that this is not the case and to hopefully have my suspension reversed immediately.

My company left my prior insurance company Canal (policy number # PIA08045902) on August 31<sup>st</sup> 2016. My new insurance policy Progressive (Policy # 039030170) went into effect August 29<sup>th</sup> 2016. Progressive was responsible for filing the Form E with the PUC and also the FMSCA on 8/29/16. Progressive refused to file the form because they say their agent wrote the policy incorrectly. The agent didn't write the policy as a livery policy but as a commercial auto policy instead. The commercial auto policy has the required PUC and FMCSA limits and coverage but it was not included in Progressive's livery program. I have spoken to Progressive several times and they are refusing to file the form even though I have the coverage. They sent me a cancellation for 10/16/16 if I don't upgrade my policy. But I am returning to my old company Canal before 10/16/16.

To recap, I do currently have the required insurance coverage to operate under PUC and FMCSA authorities, but my carrier is refusing to file the necessary forms to prove the coverage. My insurance never lapsed. I will include my current Declaration page with this letter.

I respectfully ask the commission to:

- Grant me a hearing if necessary to prove my case
- Please lift my suspension immediately
- And please rescind the \$500 civil penalty

Thank you  
Respectfully  
Shalanda Riddick

Visit Vans LLC

EGGLESTON INS AGCY  
1101 HAMILTON ST 254  
ALLENTOWN, PA 18102

**PROGRESSIVE**  
COMMERCIAL

**Policy number: 03903017-0**

Underwritten by:  
United Financial Casualty Company  
August 31, 2016  
Policy Period: Aug 29, 2016 - Aug 29, 2017

VISIT VANS  
1101 HAMILTON ST STE. 160  
ALLENTOWN, PA 18101

## Welcome to Progressive

### Your coverage began on August 29, 2016

Thank you for purchasing your policy from EGGLESTON INS AGCY. We'll get your hard-working vehicles back on the road fast following an accident. Instead of outsourcing, our commercial claims professionals manage all repairs to help save you time and money when it really matters - when you need to get back in business. We are pleased to have you as a customer and we look forward to serving you.

#### Enclosed you will find

- Your Commercial Auto Insurance Coverage Summary (Declarations Page)
- Your policy contract
- Your permanent identification (ID) cards

#### Contact EGGLESTON INS AGCY for personalized service at 1-610-351-5055

As an independent agency, EGGLESTON INS AGCY provides a high level of service and counsel that is personalized to your needs and lifestyle. Please contact your agency for servicing your policy or for other insurance needs. If you need service when your agency is not available call 1-800-444-4487, 24 hours a day, 7 days a week.

#### Log on to [progressiveagent.com](http://progressiveagent.com) for convenient online policy access

For secure access to your policy, 24 hours a day, 7 days a week, log in to our easy-to-use online service site. You can make payments, check billing activity, print policy documents and check the status of a claim. To get started, go to [progressiveagent.com](http://progressiveagent.com) and choose a password.

**Temporary user ID:** 03903017 (your policy number)

**Choose a password:** Click "User ID and password help" on [progressiveagent.com](http://progressiveagent.com)

#### Call 1-800-274-4499 to report a claim

We get to work on your claim quickly, providing clear communication throughout the claim and repair process and personally handling your claim from beginning to end. Our Commercial Auto claims representatives are ready to assist you 24 hours a day, 7 days a week, every day of the year.

EGGLESTON INS AGCY  
 1101 HAMILTON ST 254  
 ALLENTOWN, PA 18102

Named insured

VISIT VANS  
 1101 HAMILTON ST STE. 160  
 ALLENTOWN, PA 18101

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**progressiveagent.com**

**Online Service**

Make payments, check billing activity, print policy documents, or check the status of a claim.

**1-610-351-5055**

**EGGLESTON INS AGCY**

Contact your agent for personalized service.

**1-800-444-4487**

For customer service if your agent is unavailable or to report a claim.

# Commercial Auto Insurance Coverage Summary

## This is your Declarations Page

Your coverage began the later of August 29, 2016 at 12:01 a.m. or at the time your application is executed on the first day of the policy period. This policy period ends on August 29, 2017 at 12:01 a.m.

Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for an auto may not be combined with the limits for the same coverage on another auto, unless the policy contract allows the stacking of limits. The policy contract is form 6912 (06/10). The contract is modified by forms 2852PA (03/11), 1652PA (03/11), Z311 (11/07), 4881PA (03/11), 4852PA (10/04) and Z228 (01/11).

The named insured organization type is a corporation.

### COLLISION COVERAGE FOR RENTAL VEHICLES

**IF THIS POLICY PROVIDES COLLISION COVERAGE ON A PRIVATE PASSENGER VEHICLE, IT WILL APPLY TO A PRIVATE PASSENGER VEHICLE YOU RENT IF THE RENTAL IS COVERED AS A "TEMPORARY SUBSTITUTE AUTO" AS PROVIDED FOR IN PART II OF THIS POLICY.**

### Outline of coverage

| Description                                  | Limits                                   | Deductible | Premium        |
|--|--|------------|----------------|
| Liability To Others                          |  |            | \$1,083        |
| Bodily Injury and Property Damage Liability  | \$1,500,000 combined single limit        |            |                |
| Uninsured Motorist - Stacked                 | \$35,000 combined single limit           |            | 54             |
| Underinsured Motorist - Stacked              | \$35,000 combined single limit           |            | 107            |
| Basic First Party Benefit - Full Tort        |  |            | 63             |
| Medical Expense Benefit Without Workers Comp | up to \$5,000                            |            |                |
| Extraordinary Medical Benefits               | Rejected                                 |            | --             |
| Income Loss Benefit Without Workers Comp     | up to \$1,000 each month/\$5,000 maximum |            | 17             |
| Funeral Expense Benefits                     | Rejected                                 |            | --             |
| Accidental Death Benefits                    | Rejected                                 |            | --             |
| Comprehensive                                |  |            | 92             |
| See Auto Coverage Schedule                   | Limit of liability less deductible       |            |                |
| Collision                                    |  |            | 243            |
| See Auto Coverage Schedule                   | Limit of liability less deductible       |            |                |
| Rental Reimbursement                         |  |            | 47             |
| See Auto Coverage Schedule                   |  |            |                |
| <b>Total 12 month policy premium</b>         |  |            | <b>\$1,706</b> |