

Individually Rated Commercial Auto (IRCA)

Insurance coverage for non-fleet commercial vehicles

At Gore Mutual, we continue to provide your customers with commercial insurance solutions that's suited for their business. Backed by a team of expert underwriters who understand your customers' business exposures, we're focused on delivering excellent service.

Quote, bind and issue IRCA your way

Whether you choose our self-serve option or send your submission to us, you can expect a seamless underwriting experience.

Self-serve for an optimal experience

- A fully digitized process through your broker management system and quoting vendor with real-time pricing, plus policy issuance in minutes.
- You can provide your customers with a digital copy of their policy within minutes and a printed copy will be mailed within a few days.
- Easy and straight-through processing for IRCA vehicles with less quotes requiring referral to our underwriting team.
- Support from our National Operations Centre for underwriting, billing and technical issues with faster response time with voicemail and call back options.

Standard auto insurance policies with optional add-ons to enhance coverage

Highlights

- Up to 6* driving record rating on qualified accounts
- Accident Forgiveness
- PCF 322 Driving Record Protection available
- OPCF 20 limit up to \$3,000 for light commercial vehicles

Optional coverages

Optional Accident Benefits

Increases standard accident benefits coverage for additional protection.

Increased Third Party Legal Liability

Up to \$5 million coverage available to increase liability coverage.

Rental Vehicle

Helps pay for the cost of a rental vehicle up to a specified limit if the vehicle is being repaired or replaced after a covered claim.

Removing Depreciation Deduction (light commercial vehicles only)

Removes the depreciation for brand new vehicles in the event of a total loss within a defined period so that the vehicle can be replaced with a like make and model.

Optional features

Additional savings for:

- new business loyalty (three years with a prior commercial auto carrier)
- placing the commercial property and casualty policy with us
- renewal loyalty (after three years)

Contact us

Quote submissions, and underwriting, billing and technical support
Call 1-844-974-GORE(4673)

Quote submissions and general inquiries
plus@goremutual.ca

Claims reporting
Call 1-844-974-GORE(4673)

Want to know more about IRCA self-serve quote, bind and issue?

We have training and materials available to help you process IRCA on your own. Contact your Gore Mutual business development representative for more information.

What we write

- Light commercial vehicles up to 4,500 kg gross vehicle weight
- Heavy commercial vehicles over 4,500 kg gross vehicle weight (dump trucks over 7,000 kg excluded)
- Local operation within 160 kilometres from garaging address (surcharge applies for incidental travel outside of 160 kilometres up to 500 kilometres)



Retail and Wholesale Delivery

Bakery and distributors
Brewers and distributors
Dairies and distributors
Delivery of building products
Butchers
Caterers
Delivery of cement block, building block and bricks
Cement mixers (mix-in transit)
Drug stores
Dry cleaners
Fish and seafood distributors
Florists
Furniture manufacturer and distributors
Gardeners/garden centres
Grocers
Hardware stores
Horticulturalists
Ice cream manufacturers and distributors
Ice dealers
Industrial machinery manufacturing and distribution
Landscaping
Delivery of lumber
Market gardeners
Nurserymen
Poultry dealers
Produce dealers
Safe dealers or manufacturer
Soft drink manufacturers and distributors
Radio and TV service and repair

Contractors

Including pleasure use

Home repair
Masonry
Plastering/drywall
Eavestrough
Cleaning service (residential/commercial)
Maintenance
Appliance servicing/repair
Window/door installation
Painting
Electrical
HVAC
Plumbing
Roofing
Renovation (residential/commercial)
Flooring
Security system installation/servicing
Property management