

Transportation - Products-

We have a variety of products available to suit your commercial automotive insurance needs.

Available Coverages

Non-Trucking Liability – (NTL)

Liability coverage for personal use of a commercial vehicle. Coverage is provided when the commercial vehicle is not under dispatch and is under a permanent lease (30 days or longer lease) to an ICC regulated motor carrier. We have options of \$1,000,000 combined single limit and \$500,000 combined single limit available.

Physical Damage – Collision, Specified Perils

Coverage for repair or replacement to an insured vehicle resulting from a covered loss based on actual cash value of the vehicle at the time of the loss. Optional deductibles are available at \$500, \$1,000, and \$2,500. Glass coverage is included in our Physical Damage policy. Coverage is extended to \$400.00 for any one occurrence per unit per policy term with no deductible, when the glass is repaired with our preferred provider Safelite Autoglass.

Optional Endorsements to the Physical Damage coverage

TARPS, CHAINS & BINDERS – coverage for owned tarps, chains, & binders up to \$2,500 per vehicle with a \$250 deductible.

COST = \$10.00 per month.

Personal Effects– coverage for personal property of the insured while in the described LOCKED tractor/trailer but exclude mysterious disappearance. \$1,000 limit any one loss with a \$250 deductible.

COST = \$5.00 per month. (Additional limits can be purchased up to \$2,500 per tractor, see underwriter for cost)

Additional Equipment – coverage for additional equipment owned by the insured relating to the described insured tractor and/or trailer. Example of additional equipment is: side kits, hoist, ramps, lifts, satellite tracking equipment. \$3,000 limit with a \$250 deductible.
COST = \$10.00 per month. (Additional limits can be purchased, see underwriter for cost)

Additional Towing – coverage only applies to the towing of the insured vehicle due to a covered physical damage loss to the nearest repair facility. In the case of a total loss, this coverage will be paid on top of the amount paid for the actual cash value of the vehicle up to a limit of \$2,500. This coverage will not apply to towing of vehicle for mechanical reasons.
COST = \$10.00 per month.

Occurrence Deductible –coverage will change policy from the deductible being each and every loss, each and every unit to “per occurrence”.

COST = \$10.00 per month.

General Liability

Coverage for the insured's liability from bodily injury or property damage to others arising from the insured's premises operations, products and completed operations. Optional limits available of \$500,000 & \$1,000,000

Cargo (Including Contingent Cargo for Freight Brokers & Forwarders)

Coverage for loss or damages to goods in transit, in the care and custody of our insured. Optional deductibles and endorsements are available.

Optional Trucker's Package

Additional Equipment Endorsement

Additional equipment owned by the insured relating to the described insured tractor and/or trailer. Additional equipment includes, but is not limited to, Side Kits, Hoists, Ramps and Lifts, Tarps, Chains and Binders. Limit of coverage shall be \$2,500 subject to a \$250 deductible.

Personal Effects Endorsement

Personal property of the insured while contained in the described LOCKED tractor/trailer, but excluding mysterious disappearance. Any such claim is to be evidenced by visible signs of forcible entry and submitted with a police report. Limit of coverage shall be \$1,000 for any one loss, subject to a \$250 deductible each and every loss.

Towing Endorsement

Coverage is hereby extended to include a limit of \$2,500 for towing expenses in conjunction with a covered loss. This limit will apply to each and every occurrence. Towing shall be defined as the transportation, moving or carrying of any insured vehicle or vehicles from the scene of a covered loss to the nearest or designated repair facility. The above limit is the maximum amount payable with regard to towing for any one occurrence within the policy limits.

Diminishing Deductible

For each policy year that you go without a claim being paid under your physical damage coverage with us, your deductible stated in the declaration will be reduced by the percentage indicated below on the first loss during the corresponding policy period:

Loss Free Policy Period under the Deductible Reduction

Truckers Package Policy on the first “loss”

- Year 1 - 0%
- Year 2 - 25%
- Year 3 - 50%
- Year 4 - 75%
- Year 5 - 100% – No deductible

Once we pay a claim under physical damage coverage, the deductible reduction will revert to 0%.

Vehicle Replacement Coverage

This coverage endorsement provides payment for the rental cost of a replacement automobile, leased through our “Preferred Provider” for a maximum period of 15 days, as the result of a covered physical damage loss to the described vehicle(s) under this policy, and for which a premium has been charged for this coverage.