

Truckers Package Product

This product can be written as either monoline general liability or package and is designed to accommodate the coverage and pricing needs of a wide variety of trucking risks.

PRODUCT FEATURES:

- ▶ Broad eligibility to include:
 - Truckers hauling a wide array of freight
 - Risks with up to 20 units
 - New Ventures
- ▶ Competitive Pricing
 - Additional rate credits available based on favorable risk characteristics

LIABILITY FEATURES:

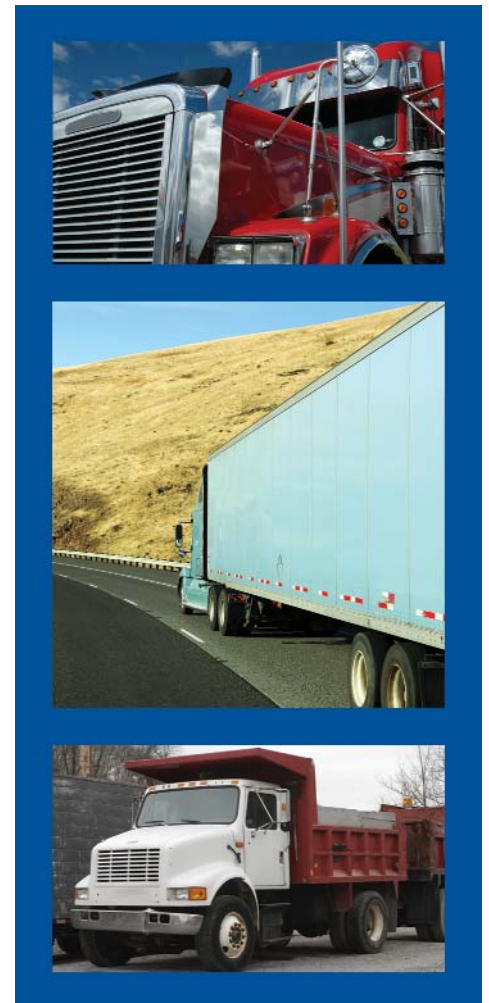
- ▶ Limits available to \$1,000,000 occurrence/\$2,000,000 aggregate
- ▶ Blanket Additional Insured Coverage available
- ▶ No Liability Deductible
- ▶ Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress
- ▶ Non-auditable policy
- ▶ Commercial Excess General Liability available with limits up to \$5,000,000

PROPERTY FEATURES:

- ▶ Property coverage using ISO's broad April 2002 coverage form
- ▶ Equipment Breakdown - Includes free boiler inspection if required in your jurisdiction
- ▶ Special Cause of Loss and Replacement Cost Coverage is available
- ▶ Older buildings are acceptable with a Functional Building Evaluation endorsement
- ▶ Property Limits up to: \$3,000,000

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Quick binder confirmation



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This product targets truckers and express companies operating in either a local, intermediate or long-haul basis.



The HIT ZONE – *Our highest hit ratio*

GENERAL LIABILITY

- 📍 Up to 20 power units
- 📍 Risks with a private terminal (no warehouse exposure)
- 📍 Risks that perform repair work on owned vehicles only
- 📍 No losses/claims incurred in the past 3 years

PROPERTY

- 📍 Risks with property limits of up to:
 - \$3,000,000 in protection class 1-8
 - \$1,000,000 in protection class 9-10
 - \$500,000 in coastal zones (wind exclusion applies)
- 📍 No losses/claims incurred in the past 3 years

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ No more than two losses/claims per coverage part (excluding closed without payment) incurred in the past three years

PRODUCT ADVANTAGES

- ▶ No Liability Deductible
- ▶ Policy is non-auditable
- ▶ Blanket Additional Insured Endorsement available
- ▶ Expanded Definition of Bodily Injury
- ▶ Hostile Fire Exception to the Pollution Exclusion
- ▶ A.M. Best rated A++ carrier

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INELIGIBLE RISKS

GENERAL LIABILITY

- ▶ Risks hauling oversized loads, garbage, debris or refuse
- ▶ Risks hauling hazardous materials or that have the authority to haul hazardous materials
- ▶ Mix-in-Transit, hot mix, bulk driveway/road asphalt or sealant or bulk dry cement hauling
- ▶ Risks with exposures to mobile equipment
- ▶ Risks that warehouse goods of others
- ▶ Appliance delivery or installation
- ▶ Household goods movers
- ▶ Risks that own a mine, quarry or pit
- ▶ Risks involved in the rental, leasing and loaning of vehicles, equipment or employees to others
- ▶ Risks involved in rigging operations, auto repossessing or towing
- ▶ No prior, existing or pending bankruptcy in the past five years

PROPERTY

- ▶ Risks without functioning and operational smoke and/or heat detectors in all units and/or occupancies
- ▶ Risks without functioning and operational fire extinguishers readily available
- ▶ Risks where owner was previously convicted of felony of arson
- ▶ Risks with aluminum or knob and tube wiring
- ▶ Risks that do not have 100% of the wiring on functioning and operating circuit breakers
- ▶ Risks with any flammable on premises other than what is customary to maintain the premises or vehicles
- ▶ Risks with any flammable or rags on premises unless they are stored in fire resistive cabinets
- ▶ Risks with warehousing operations
- ▶ Risks with prior, existing or pending bankruptcy in the past five years
- ▶ Risks with tax liens or back taxes owed on any property
- ▶ Risks located in Alaska, Louisiana, and Hawaii

AVAILABLE LIMITS

- ▶ Maximum property value of \$3,000,000 in Protection class 1-8
- ▶ Maximum property value of \$1,000,000 in protection class 9 –10
- ▶ Coastal Zones up to \$500,000 per location except Florida which is \$250,000 (wind exclusion applies)
- ▶ Liability limits up to \$1,000,000 Occurrence / \$2,000,000 Aggregate
- ▶ \$5,000,000 additional capacity available for Excess General Liability or Umbrella Coverage

SUBMISSION REQUIREMENTS

- ▶ Our Truckers Supplemental Application along with an Acord Application or an application from another company must be completed prior to quoting. Any additional underwriting information must be confirmed prior to binding. Signed applications are required within 21 days of binding
- ▶ Representation of incurred losses for the past three years

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WHY DO YOU NEED TO PURCHASE PROPERTY AND LIABILITY INSURANCE?

- ▶ You are required to maintain General Liability coverage by your landlord and companies for which you haul
- ▶ To fill a potential gap between your Automobile and Garage Liability coverage
- ▶ Your trucking company may be sued for negligent hiring
- ▶ A visitor on your premises may trip and fall
- ▶ A fire in your office may damage your property

Why should you choose our Truckers Policy?

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
You don't have to pay a General Liability deductible	✓	?
Blanket Additional Insured coverage available	✓	?
Additional insured coverage for United Intermodal Interchange Association (UIIA) available	✓	?
Waiver of Subrogation available	✓	?
Your payroll will not be audited (General Liability rated on number of units)	✓	?

You will insure your financial well-being with a stable Company that will be there to pay your claim.