

Motor Truck Cargo / Auto Physical Damage Products

MOTOR TRUCK CARGO

Highlights

- Up to \$250,000 / \$300,000 limits
- New Ventures okay
- Can include: Off-Truck Coverage, Trailer interchange, Container Coverage, and Refrigeration Breakdown

Prohibited

- War Related; Nuclear
- KY
- Master Policies

Target Commodities

- Bulk agriculture
- Liquids and petroleum
- Cotton, iron & steel, flatbed commodities
- Containerized / dry van freight
- Heavy Machinery/oversized loads
- Auto parts / tires
- Perfume, cosmetics
- Refrigerated commodities including seafood*
- Alcohol, beer, wine & tobacco*

- Electronics*
- Garments & textiles*
- Auto / motorcycle / boat haulers - including new (\$75,000 - any one auto)
- Tow trucks or on-hook
- Livestock haulers
- Mobile homes - including double / triple-wide
- Household Removers (\$100,000 Max Limit)

*Theft limitation applies - up to \$100,000 limit

EXCESS MOTOR TRUCK CARGO

Highlights

- Up to \$400,000 XS of \$100,000 (can submit for higher limits)
- \$100,000 minimum underlying limit
- Can consider XC over others - will be a submit to carrier for approval

Can include: Terminal Coverage

Target Commodities

- General freight
- Heavy Machinery
- Refrigerated Products
- Autos (Submit for approval - 3 Years Experience required)
- On hook

- Target goods including tobacco, pharmaceuticals, non-ferrous metal (scrap or ingot form), furs, garments, electronics, alcohol (other than beer), Seafood (unless canned)

Prohibited

- KY

EXCESS MOTOR TRUCK CARGO

Highlights

- Up to \$2M limits in-house
- Can submit for higher limits
- Subject to \$1M loss limit

- Occurrence Deductible available
- New ventures okay
- Can Include: Towing and Storage up to \$10,000 Limit

Can Cover Most (Trucks) Including

- End dump
- Garbage haulers
- Livestock
- Log / lumber
- Ready mix concrete

- Swinging meat
- Tankers
- Coal, Emergency Vehicles, Taxi, Livery, Private Passenger Auto and Bus (on a submit basis)

Prohibited

- KY

SUBMISSIONS

- MTC/application required (no other application will be accepted)
- Driver Criteria to qualify driver



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