

# 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:
  - New ventures
  - Truckers hauling a wide array of freight
  - Risks with up to 50 units
- ▶ Competitive pricing
  - Additional rate credits available based on favorable risk characteristics

## LIABILITY FEATURES

- ▶ Limits available up to \$1 million occurrence/\$3 million aggregate
- ▶ Blanket waiver of subrogation coverage available
- ▶ Blanket additional insured coverage available
- ▶ No liability deductible
- ▶ Expanded definition of bodily injury to include sickness or disease arising out of mental anguish or emotional distress
- ▶ Commercial excess general liability available with limits up to \$5 million

## PROPERTY FEATURES

- ▶ Equipment breakdown – includes free boiler inspection if required in insured's jurisdiction
- ▶ Special cause of loss and replacement cost coverage is available
- ▶ Older buildings are acceptable with a Functional Building Valuation endorsement
- ▶ Property limits up to \$3 million

## ADDITIONAL ADVANTAGES

- ▶ Financial stability of an A++ carrier
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Contact within 24 hours of claim report by adjuster
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses

### CLAIM EXAMPLES:

**Bodily injury:** A driver accidentally left boxes and debris on the ground after a delivery, and someone tripped and fell over the items. They incurred \$7,000 in medical bills and \$750 in lost wages.

**Bodily injury:** A customer slipped and fell at the insured's premises, incurring \$14,500 in medical bills and \$1,000 in lost wages.

**Property damage:** A driver accidentally dropped a wrench on a glass table while picking up tools, causing \$1,200 in property damage.

**Personal and advertising injury:** A driver makes slanderous remarks to a store owner involving a product that he is delivering. The store owner stopped buying the product from the manufacturer, resulting in \$2,100 in lost income.

**Property damage:** A driver accidentally delivered items to the wrong bin at a manufacturing business. The manufacturer ran the items through the wrong machine and damaged the line of products, causing \$2,700 in property damage.