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.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws. USLI companies are members of the Berkshire Hathaway family of companies and have an A++ Superior rating for financial stability from AM Best. The insuring company names are United States Liability Insurance Company, Mount Vernon Fire Insurance Company, and U.S. Underwriters Insurance Company.

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