



TRUCKERS INSURANCE

In It for the Long Haul

Think you're covered by your auto or cargo policy? Get the proper coverage to fill in the gaps.

Why Coverage is Important:

- 4 Truckers are required to maintain general liability coverage by their landlord or companies for which they haul
- 4 To fill the potential gap between auto and garage liability coverage
- 4 Trucking companies may be sued for negligent hiring or defamation of character
- 4 A visitor to their premise may trip and fall

The trucking industry is one of the fastest growing industries in the country. Many companies feel they are adequately covered by their auto liability and cargo insurance. An insurance policy specifically geared toward trucking companies will help fill in gaps that other policies don't address. To run a successful business, it's important to have peace of mind while you're on the road.

Additional Advantages:

- 4 A Berkshire Hathaway Company
- 4 Fast service
- 4 Access to free and discounted solutions to help you run your business

Coverage for Truckers



Why Coverage is Necessary:

- ▶ **Bodily Injury:** A driver accidentally leaves boxes/debris on the ground after delivering merchandise and someone else trips and falls over the items, incurring \$7,000 in medical bills and \$750 in lost wages.
- ▶ **Property Damage:** A driver accidentally delivers components into the wrong bin at a manufacturing business and leaves the premises. The manufacturer runs the components through the wrong machine and damages the line of products, causing \$2,700 in property damage.
- ▶ **Personal and Advertising Injury:** A driver makes slanderous remarks to a store owner involving a product that he is delivering, and the store owner stops buying the product from the manufacturer, resulting in \$2,100 in lost income.
- ▶ **Bodily Injury:** A customer slip and falls at the insured's premises, incurring \$14,500 in medical bills and \$1,000 in lost wages.

Eligible Risks:

- ▶ New ventures
- ▶ Trucking operations with up to 20 units
- ▶ Truckers hauling a wide variety of freight, including long haul, dump trucks, flatbed or sand and gravel
- ▶ Truckers requiring blanket additional insureds and blanket waivers of subrogation

Most Common Ineligible Risk Characteristics:

- ▶ Hauling of hazardous material
- ▶ Hauling of garbage, debris or refuse to dumps
- ▶ Appliance delivery or installation and residential or commercial movers
- ▶ Any mix-in-transit products, hot-mix asphalt, bulk sealant or bulk dry cement
- ▶ Involved with the warehousing of goods for others
- ▶ Towing operations