

# **Truckers**

This product can be written as either monoline general liability or a package and is designed to accommodate the coverage and pricing needs of a wide variety of trucking risks. It's important to have the right coverage when you're on the road. Our product can offer you peace of mind so you can focus on hauling, transporting and more.



### **PRODUCT FEATURES**

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

### **LIABILITY FEATURES**

- Limits up to \$5 million occurrence/\$5 million aggregate available
- 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

### **PROPERTY FEATURES**

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

### ADDITIONAL ADVANTAGES

- A.M. Best rated A++ carrier
- Quick quote turnaround
- Quick binder confirmation
- Contact within 24 hours of claim report by adjuster

#### **CLAIM EXAMPLES**

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

**Bodily injury:** A driver accidentally leaves boxes/debris on the ground after delivering merchandise. Someone trips and falls over the items, incurring \$7,000 in medical bills and \$750 in lost wages.

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

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

**Property damage:** A driver accidentally delivers components to 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.



## Access Free and Discounted Business Resources

Every USLI policy comes with access to the Business Resource Center (BRC). Policyholders can save time and money by utilizing BRC resources so they can focus on growing their business. The BRC can help with hiring and training, navigating personnel issues, managing business operations and more.

