COVERAGE OPTIONS: MOTOR CARGO

☐ $100,000 Limit / $1,000 Deductible

☐ $50,000 Limit / $1,000 Deductible

☐ $25,000 Limit / $1,000 Deductible

☐ $10,000 Limit / $500 Deductible

Drivers Added / Deleted on a Monthly Basis

Coverage Extensions:

Unnamed Terminal Coverage	Policy Limit
Debris Removal, Towing, Traffic Control & Security	$25,000 ($10k, $25k, $50K) $30,000 ($100k)
Reloading Expense	$5,000
Pollutant Clean Up	$10,000
Earned Freight Charges	$10,000
Fire Department Service Charges	$10,000
Loss Data Preparation	$1,000
Reward Coverage	$2,500
Reusable Packing Containers	$2,500
Tarps, Chains, and Moving Equipment	$2,500
Fraud and Deceit	$1,000
Contract Penalty	$5,000
Expediting Expense	$5,000
Spare Parts	$500
Newly Acquired Terminals	Policy Limit
Off-Board Electronics	$5,000
On-Board Electronics	$5,000
On-Board Expendable Supplies	$5,000
Real Property of Others	$5,000
Costume Jewelry	$5,000
Spoilage	$5,000
Limited Fungus	$15,000
Defense Costs - Outside of the Limits	Per Policy
Refrigeration Breakdown	Not Covered
Non-Owned Container and Trailer Interchange	Not Covered
Owner's Goods Extension	Not Covered
Subhauler or Owner Operator under Contract or Lease to a Motor Carrier	Covered

Limits of Coverage subject to Scheduled Independent Contractor driver only, as per schedule on file with Company

Drivers to be enrolled per application and billed on a monthly basis

COURIER OPERATIONS ENDORSEMENT - CM 89 47 (Ed. 11/22)

We cover property only while it is:

a. contained in or on a land vehicle while in "transit" and during "loading" and "unloading"; or
b. in the custody of a messenger; or
c. at premises scheduled under the 1. Coverage and Limits of Insurance in the Declarations.

Coverage at such premises applies only to property:

(1) that is held at the premises for a period of less than 31 days; and
(2) for which no storage charge is made.

However, in no event will we cover “loss” to Covered Property beyond the period of time for which you are liable under the terms of the tariff, bill of lading, shipping receipt or other written transportation contract.

Loss Control Safety Resources

Motor Truck Cargo

CargoAdvantage®

Transportation

Transporting cargo is a huge financial responsibility. Anything from an accident to theft, or a refrigeration breakdown, could result in serious financial loss.

Scan here for steps you can take to help protect against the unique risks associated with transporting cargo:

Driver Safety

Driver safety is more than just wearing a seatbelt. Drivers not only need to understand safety precautions and how to operate the vehicle, but they also must know how to respond to adverse conditions.

Scan here for the steps necessary to prepare drivers and help to protect your organization with these tips: