



General Liability for Truckers

Frequently Asked Questions

WHAT IS THIS INSURANCE?

- General Liability (GL) insurance for truckers that provides coverage for injuries or property damage caused as a result of your business activities which are not caused by you when operating your truck.

WHAT DOES THIS INSURANCE COVER?

- Provides protection for damages due to bodily injury or property damage, personal injury or advertising injury for which the insured is legally liable, subject to terms and conditions.
- Flexible limit offerings to meet the needs of shippers requirements such as \$1 million per occurrence/\$1 million general aggregate or even \$2 million general aggregate.
- The GL policy includes the following coverage:
 - » Bodily injury and property damage liability
 - » Personal and advertising injury liability
 - » Medical payments
 - » Products/completed operations
 - » Damage to premises rented to you

HOW IS THIS POLICY BETTER THAN OTHER OPTIONS IN THE MARKETPLACE?

- You can get the coverage you need in an easier and faster manner than other services out there, getting your clients back on the road knowing their coverage is provided by a top, experienced provider. Celebrating their 200th year in business, A.M. Best “A” rated, Financial Class XIV Crum & Forster is a leading insurance provider.

ISN'T THIS ALREADY COVERED UNDER MY OTHER INSURANCE PLANS?

- No. Your auto liability policy insures you for bodily injury and property damage of others that you are liable for when operating your truck but excludes these GL coverages. Meanwhile, your GL policy excludes exposure from operating your truck.

ARE BUSINESSES REQUIRED TO CARRY THIS COVERAGE?

- While not required to purchase, most shippers require proof of this coverage prior to loading you with any freight opportunities, so it is imperative to remain a viable trucking option for shippers in this competitive freight environment. It also provides you protection from the high cost of lawsuits.

WHO NEEDS THIS COVERAGE?

- Any business operating as a trucker. Whether you haul your own goods, or haul for others, you have exposure for which this coverage provides protection.
- Do you or your drivers ever rent a hotel room while out on the road—potentially causing a fire damaging it?
- Do you have a dog on your premises?
- Do you have an office or location where visitors may stop by to conduct business?
- Do you or employees operate mobile equipment to load or unload?
- Does your team ever sell a tire or part to another trucker?
- Do you celebrate with the team on special occasions by providing alcohol to them at your office party?

WHAT IS THE COST OF NOT BUYING THE COVERAGE?

- Whether you have one truck or 10 trucks, you can be served a lawsuit for your business activities or be held liable for bodily injury or property damage to others even when you aren't driving your truck, potentially ending your livelihood, leaving you facing bankruptcy.

IS THIS FORM ADMITTED OR NON-ADMITTED?

- Non-admitted.

WHO IS THE INSURANCE CARRIER?

- Crum & Forster, Fairfax Company, rated "A" (Excellent) by A.M. Best. Established in 1822, they are celebrating their 200th year in business.

WHAT IS THE CLAIMS HANDLING PROCESS?

- Claims will be handled by the Crum & Forster claims staff.
- Claims may be reported to Crum & Forster, utilizing one of four facilities:
 - » Phone: 800.690.5520
 - » Fax: 877.622.6218
 - » Email: crumandforsternol@cfins.com
 - » Online: Using our secure website for policyholders and producers with an assigned ID and password issued by the company.
To request online reporting access, send a request to CF.Webaccess@cfins.com.

WHO DO I CONTACT FOR QUESTIONS RELATED TO THIS COVERAGE?

- Please contact your local RPS transportation representative for any further details.

CLAIM EXAMPLES

INSURED	INCIDENT	COVERAGE
A customer comes on to the insureds business premises for business purposes.	The customer walks into the truck line's shop which was recently mopped and the customer slips and falls, breaking their leg.	Medical payments coverage.
A driver rents a hotel room.	The driver lights a cigarette and falls asleep. The cigarette causes a fire, damaging the hotel room.	Fire damage to property you rent for a period of seven or fewer days.

Bind online at RPSsmallBusiness.com.