



General Liability for Truckers

Overview

Industry-leading protection from a carrier with an A.M. Best “A” rating, Financial Class XIV company usually required by shippers. Instantly quote and bind with only the DOT number. Whether you are an owner/operator with just one truck or a fleet of up to 10 trucks, this commercial truck insurance meets your wheel exposure needs.

KEY PRODUCT AND COVERAGE FEATURES, SUBJECT TO POLICY CONDITIONS

- Bodily injury coverage arising out of the insured’s operation as a business
- Property damage coverage for others’ property should the insured be responsible
- Medical payments, ambulance service charges and funeral services
- Personal and advertising injury liability
- Damages caused by employees and volunteer workers when performing business duties
- Supplementary payments
 - » All reasonable expenses incurred by the insured when assisting in the investigation or defense of a claim
 - » All court costs taxed against the insured related to a lawsuit
 - » Bail bonds up to \$250 due to accidents or traffic law violations

- Right and duty to defend the insured
- Claims-made policy
- Class Code 99793 – Truckers
- Nonadmitted coverage offering
- Optional forms available
 - » Primary and noncontributory
 - » Nucor Steel language
 - » Blanket additional insured
 - » Second business location

TARGET CLASSES

- Interstate and intrastate truckers with up to 10 units hauling general freight and refrigerated cargo
- Not available in Hawaii, Alaska and Massachusetts

LIMITS OF LIABILITY

- From \$1 million/\$1 million to \$1 million/\$2 million

MINIMUM PREMIUM

- \$500



PROHIBITED CLASSES OR STATES

In the operation under the insured's policy name, they do not:

- Store goods or vehicles for others
- Repair vehicles for others
- Lease space to others
- Sell fuel, parts or any other products to others
- Act as a broker, freight forwarder or load consolidator for others
- Have any farming operations
- Have other business activities located at the same premises
- Generate any revenue from activities or operations other than trucking
- Signed any contracts that require you to assume the liability of another party
- Own and operate any mobile equipment such as forklifts, snowplows, graders or yard goats
- Own or engage in operations that involve distributing; storing; treating; discharging; disposing of; or transporting hazardous materials, substances or waste
- Sold, acquired or discontinued any business operations in the past five years

If any of the above conditions apply, coverage can still be submitted to an RPS transportation representative for review and approval.

Bind online at RPSSmallBusiness.com.

RPSins.com



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