



MOTOR TRUCK CARGO CARRIERS' LIABILITY

Written by Palomar Specialty Insurance Company,
An Admitted "A-IX" Excellent A.M Best Rated Insurance Company

CAPACITY:

- ◆ \$250,000 on any one vehicle in transit but not more than \$500,000 any one loss and \$500,000 at any one terminal location
- ◆ Higher limits may be available

TERRITORY:

- ◆ United States and Canada

CLASSES OF ACCEPTABLE RISKS:

- ◆ General dry van operations
- ◆ Refrigerated operations
- ◆ Flat bed operations: no oversized or overweight operations
- ◆ Automobile haulers: \$75,000 limit any one auto
- ◆ Intermodal / containerized freight operations: 300 mile local radius
- ◆ See acceptable commodities table for complete list
- ◆ Local and long haul
- ◆ New ventures 1-4 units total (drivers must all have >2yrs experience)

INELIGIBLE HAZARDS:

- ◆ Drivers with <2 yrs. experience
- ◆ Risks with 3+ direct notices of cancellation in one year
- ◆ Drivers with 1 or more major moving violations or >4 minor violations last 3 years
- ◆ >11 units: CAB rating of unsatisfactory or dangerous

ADDITIONAL COVERAGES:

- ◆ Spoilage or Freezing Coverage, Additional Coverages Plus Endorsement, Pollutant Clean Up and Removal, Non-Owned Container and Trailer Interchange and more. Please consult with underwriter for full list

PREMIUM & DEDUCTIBLES:

- ◆ Minimum Premium: \$750
- ◆ \$1,000 minimum deductible – diminishing deductible built in (25% per year loss free)

SUBMISSION MAILBOX
mtc@palomarspecialty.com