

What is my insurance coverage?



| Coverage Comparison Chart | | | |
|---|------|--------------------------------------|-------------------------|
| | AXLE | Motor Carrier Form with the CA 99 48 | Unendorsed TPL Coverage |
| Pollution Conditions arising from cargo during transit | ✓ | --- ¹ | ✓ |
| Natural Resource Damage and diminution of value of damaged properties | ✓ | no | ✓ |
| Definition of Bodily Injury includes 'medical monitoring and mental anguish' | ✓ | no | ✓ |
| Coverage for exhaust emissions and mechanical operating fluids. | ✓ | ---- | no |
| Third-Party Business Interruption coverage / net loss of sales | ✓ | no | ---- |
| MCS-90 protection in the event of an auto carrier reimbursement request | ✓ | no | no |
| Coverage for Pollution Conditions inside owned or leased trailers | ✓ | no | no |
| Eroding retention for covered pollution losses under another polic | ✓ | no | no |
| Non-owned disposal site (NODS) coverage for transported goods, products, or waste | ✓ | no | ---- |
| Punitive, exemplary, or multiplied damages, civil fines, penalties and assessments | ✓ | no | ✓ |
| Option for Premise (Site) pollution coverage | ✓ | no | ✓ |
| Coverage giveback for the assumption of liability (including client's sole negligence), when assumed under contract | ✓ | no | no |
| Independent Contractors included as Insureds when required by contract | ✓ | ✓ | no |
| Loading and unloading at non-owned locations | ✓ | ---- | ✓ |
| Pollution Conditions arising from Parked Autos not in-use | ✓ | ---- | ---- |
| Blanket Waiver of Subrogation as required by contract | ✓ | no | no |
| 25% Additional Limits for Defense outside the Limits of Liability | ✓ | no | no |
| Primary and Non-Contributory for client of the insured as required by contract | ✓ | no | no |
| Mobile Equipment included in definition of Auto | ✓ | no | ✓ |
| Blanket covered autos (Any auto) | ✓ | no | ✓ |
| Broadened Definition of "Pollutants" | ✓ | no | ✓ |
| Public Relations / Image Restoration coverage | ✓ | no | no |
| Emergency Response Costs | ✓ | no | no |

¹ only if endorsed with CA 99 48

---policy language is either silent, ambiguous or does not cover the exposure or has exceptions

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