

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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