

# Is CA 99 48 really enough?

Learn the truth about uninsured and under-insured pollution exposures.



## AXLE: AUTO EXPOSURE LIABILITY FOR ENVIRONMENTAL

**Did you know?** Auto liability forms, even when endorsed with CA9948, and traditional transportation pollution policies often have a number of limitations or coverage gaps related to pollution hazards.

AXLE fills in the numerous environmental coverage gaps left by typical auto liability insurance and provides excess limits over the pollution liability coverage that may exist in your auto liability policy.

AXLE covers the Insured for loss and clean-up costs as a result of a claim for bodily injury, property damage or Natural Resource Damage because of a pollution condition during transportation. It also covers an insured's pollution liability arising from non-owned disposal sites, occurrence for-hire trucker transportation, transportation business interruption, trailers in-transit and time element site coverage.

**AXLE paves over pollution gaps, resulting in a smoother road to proper protection.**

## ADDITIONAL BENEFITS

- 24/7 emergency response hotline
- Limits of Liability up to \$5 million
- No silica exclusion
- Asbestos giveback for transportation exposures
- \$2,000 Minimum Premium
- Broadened definition of Insured
- No limitation on fleet size
- U.S. domiciled entities and locations only

## PROGRAM HIGHLIGHTS

### Natural Resource Damages

- MCS-90 Indemnity – reimburses your client in the event the auto carrier seeks reimbursement under the MCS-90
- 3rd Party Business Interruption coverage due to pollutants from an auto
- Punitive, exemplary, or multiplied damages, civil fines, penalties and assessments
- Financially strong paper: “A+” (Superior) rating from A.M. Best
- Dedicated environmental claims handling unit and nationwide network of emergency response firms, and environmental attorneys

## ADDITIONAL AXLE RESOURCES

- [AXLE Webpage](#)
- [Claim Scenarios](#)
- [Comparison Document](#)
- [Application](#)
- Policy Form



### Contact

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# AXLE: Auto eXposure Liability for Environmental

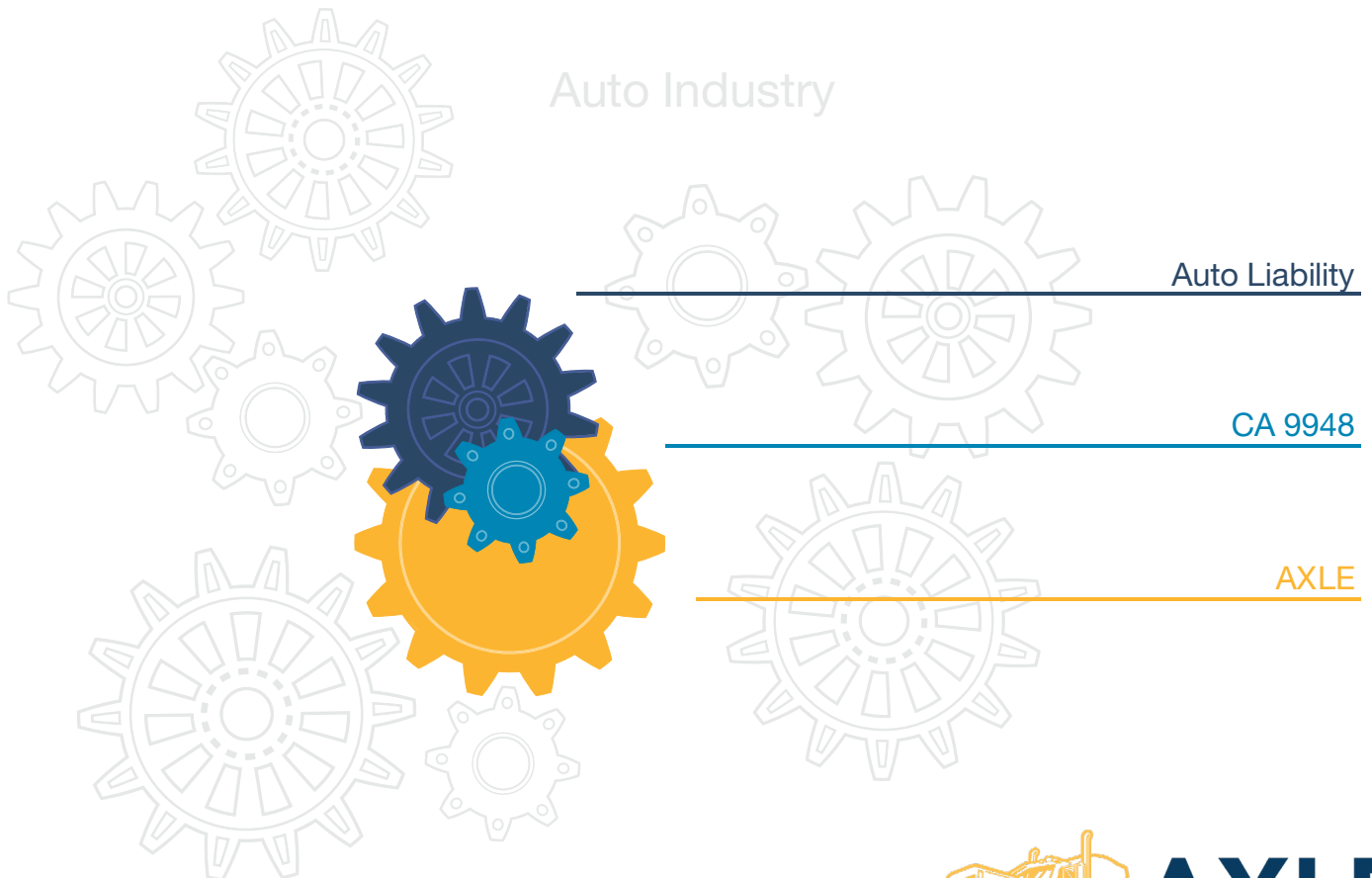
## Who is this insurance for? Motor Carriers

Motor Carrier forms often have several limitations or coverage gaps related to environmental pollution hazards. In many instances, coverage for pollution liabilities are excluded or is not definitive.

AXLE is an Excess and Difference in Conditions transportation pollution liability (TPL) policy that fills in the pollution gaps of a traditional auto liability policy.

## TRANSPORTATION LIABILITY

Auto liability forms, even when endorsed with CA 9948, often have numerous coverage limitations related to environmental liability. Traditional transportation pollution liability policies also have numerous coverage gaps. The comparison chart on the back of this page shows how AXLE **paves over** these gaps resulting in a **smoother road to proper protection**.



For agent/broker distribution only. Online portal may not be available at all times. The insurance products described may not be available in all states. All coverage is subject to underwriting. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by an "A+" rated surplus lines insurer, eligible to underwrite surplus lines insurance in all 50 states and the DC. This is not intended as solicitation or offer to sell an insurance product in a jurisdiction in which the solicitation, offer, sale or purchase thereof would be unlawful. 5814-ENV-CA (03/24)



# What is my insurance coverage?



## Coverage Comparison Chart

|   | AXLE | Motor Carrier Form with the CA 9948 |
|---|------|-------------------------------------|
| Pollution Conditions arising from cargo during transit                              | ✓    | --- <sup>1</sup>                    |
| Definition of Property Damage includes Natural Resource Damage                      | ✓    | no                                  |
| Definition of Bodily Injury includes 'medical monitoring and mental anguish'        | ✓    | no                                  |
| Coverage for fuels, lubricants, fluids, exhaust gases                               | ✓    | ----                                |
| Third-Party Business Interruption Coverage due to a Pollution Condition             | ✓    | ----                                |
| MCS-90 Indemnity Coverage   | ✓    | no                                  |
| Coverage for Pollution Conditions inside owned trailers                             | ✓    | no                                  |
| Coverage for Pollution Conditions inside non-owned trailers                         | ✓    | ----                                |
| Punitive, exemplary, civil fines, penalties and assessments, where insurable by law | ✓    | no                                  |
| Independent Contractors included as Insureds when required by contract              | ✓    | ✓                                   |
| Loading and unloading at non-owned locations  | ✓    | ----                                |
| Pollution Conditions arising from Parked Autos                                      | ✓    | ----                                |
| Option for Premise (Site) pollution coverage  | ✓    | no                                  |
| Broadened Definition of "Pollutants"  | ✓    | no                                  |
| 25% Additional Limits for Defense outside the Limits of Liability                   | ✓    | no                                  |
| Emergency Response Costs and Public Relations coverage                              | ✓    | no                                  |
| PNC for Insured's Client where required by contract                                 | ✓    | no                                  |
| Mobile Equipment included in definition of Auto                                     | ✓    | no                                  |
| Blanket waiver of Subrogation   | ✓    | no                                  |
| Assumption of Liability   | ✓    | no                                  |

<sup>1</sup> only if endorsed with the CA 99 48

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

### Program Highlights

- 100% online quote, bind and policy issuance
- Quote to bind within minutes
- Financially strong paper – "A+" (Superior) rating from A.M. Best
- Dedicated environmental claims handling unit and nationwide network of emergency response firms, and environmental attorneys

### Policy Features

- Limits of Liability up to \$5 million
- Policy term of one (1) year
- \$2,000 Minimum Premium
- No limitation on fleet size
- U.S. domiciled entities and locations only

### Ineligible Trucking Operations

- Any account with less than 3 years of experience operating under its own name and operating authority
- DOT Hazard Class 1: Explosives
- DOT Hazard Class 2.3: Poisonous Gas
- DOT Hazard Class 6: Toxic Substances and Infectious substances
- DOT Hazard Class 7: Radioactive material  
(This prohibition does not apply to the transportation of medical or other waste containing low-level amounts of radioactive material)
- Except for food grade materials/liquids or ready mix trucks, tanker trucks or other automobiles transporting any bulk liquids or gases in containers with capacity greater than 500-gallons.