

Cargo AdvantageSM

Customized to your advantage

With billions of dollars of cargo crisscrossing our nation's highways each year, trucking carriers and owner-operators face enormous risks on every run. They assume a huge financial responsibility for the property they haul. Anything from an accident to theft, or a refrigeration breakdown, could result in serious financial loss.

Cargo Advantage provides a customized solution to protect your clients, from single unit owner-operators to large fleets, from such financial loss. **Cargo Advantage** helps keep your clients rolling with peace of mind, providing broad protection against risks uniquely associated with transporting cargo.

Advantages

- Ability to fit the needs of any size carrier, from a single unit owner-operator to 100+ unit fleets.
- Scheduled vehicles or blanket coverage based on mileage revenues.
- Diminishing Deductible (deductible is reduced for each loss-free year).
- Broad definition of transit, which includes loading & unloading.
- Limits and deductibles that can be customized to best fit the needs of your client.
- Coverage endorsements and policy language created to meet the needs of specialized operations, including:
 - Automobile Carriers
 - Courier Operations
 - Household Goods/Furniture Movers
 - Mobile Home Movers
 - Wrecker/Towing Operations
 - Owner-Operator/Subhauler
- Low minimum premium.
- Dynamic rating methodology that rewards insureds for years in business, good loss experience and maintaining good safety ratings.
- Claims are handled by our own in-house team of cargo claim experts.
- Our staff of loss control experts will work with you to help improve the safety and security of your operations for better risk management and cost savings.

Additional Coverages (Included)

The following coverages and limits are included with every policy. Limits can be increased to meet the needs of your clients.

- Debris Removal, Towing, Traffic Control & Security - \$10,000
- Reloading Expense - \$5,000
- Pollutant Clean Up - \$10,000
- Earned Freight Charges - \$10,000
- Fire Department Service Charges - \$10,000
- Loss Data Preparation - \$1,000
- Reward Coverage - \$2,500



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Cargo AdvantageSM

**GREAT AMERICAN**
INSURANCE GROUP

Property & Inland Marine

Optional Coverages (Available)

- Refrigeration Breakdown
- Non-Owned Container and Trailer Interchange
- Owner Operator or Subhauler under Contract or Lease to a Motor Carrier
- Reusable Packing Containers
- Tarps, Chains and Moving Equipment
- Owners Goods Extension

Built on Relationships. Focused on Solutions.®

Service Minded. Solution Driven. Specialty Focused. That's what we are, and what you can count on to help write more business. We're not your run-of-the-mill insurance company. At Great American Property & Inland Marine Division, we pride ourselves on our dedicated claims service and specialized experience focused only on property and inland marine coverage. So, you get the solutions you need from the people you trust.

Put Great American to work for you

You can count on our experience and expertise. Great American Insurance Company is one of only two companies in the U.S. to hold an AM Best Rating of "A" or better for over 110 years and also be listed on the Ward's 50 List for insurance company performance. That's financial strength you can rely on to protect what's important. Great American Insurance Company is rated "A+" (Superior) by AM Best (rating affirmed December 3, 2021).

Great American
Insurance Company

110+ years with an **A** or better rating by AM Best

for all the *great* you do®

AM Best rating affirmed December 3, 2021. Ward Group®, 2021 Ward's 50 Property and Casualty Companies. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, Great American Assurance Company, Great American Alliance Insurance Company, and Great American Insurance Company of New York, authorized insurers in all 50 states and the DC. Great American Insurance Company, 301 E. Fourth Street, Cincinnati, OH 45202. © 2022 Great American Insurance Company. All rights reserved. 5845-PIM (11/22)

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