Property & Inland Marine

**Motor Truck Cargo**

Cargo coverage you can count on.
Are your clients covered?

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.

**Built on Relationships. Focused on Solutions.®**

Services Minded. Solution Driven. Specially 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 expertise focused only on property and inland marine coverage. So, you get the solutions you need from the people you trust.

Keeping the trucking business moving.
Customized insurance solutions

In trucking, there’s no room for unplanned stops. Property & Inland Marine continues to offer a cargo product that agents can rely on, and helps keep your clients rolling with our Motor Truck Cargo Carriers’ Liability Coverage. It provides broad protection and peace of mind against risks uniquely associated with transporting cargo.

Advantages
- Limits up to $350,000 per power unit/$700,000 per occurrence for select commodities.
- Diminishing Deductible (25 percent reduction in the deductible for each loss-free annual policy term).
- $1,000 minimum premium, $1,000 minimum deductible.
- “Transit” defined to include ordinary, reasonable and necessary stops, interruptions, delays or transfers incidental to the route and method of shipment.
- “Loading & Unloading” included when immediately adjacent to the transporting conveyance.
- Coverage endorsements that address a number of specialized operations, including auto haulers, couriers and others.

Additional coverages included
- Earned Freight Charges: Up to $2,500 separate from other Limits of Insurance.
- Debris Removal Expenses: Up to $5,000 separate from other Limits of Insurance.
- Reloading Expenses: Up to $5,000 separate from other Limits of Insurance.

Optional coverages available
- Spoilage/Freezing Coverage
- Non-Owned Container & Trailer Interchange Coverage
- Owner’s Goods Extension
- Pollutant Clean Up and Removal
- “Additional Coverage Plus” Endorsement:
  - $25,000 Blanket Limit for debris removal, reloading, towing, traffic control and security
  - $10,000 Earned Freight
  - $25,000 Fire Department Service Charge
  - $2,500 Rewards Coverage
- $1,000 Loss Data Preparation Coverage.
GREATpolicy® Online Quoter

You can quote and issue Motor Truck Cargo policies in just minutes, receive priority processing on referrals and receive instant eligibility feedback. The bottom line for you? Less time shuffling paper and more time selling!

Easier access
• Access everything you need right from the Agent Portal.
• E-mail your underwriter direct from the system. Submit your applications, get quotes and bind coverage all in one place.
• Save and print quotes, applications and reports.

Faster processing
• User-friendly systems walks you through the process step by step.
• Do-it-yourself system for faster results to your Insured.
• Select vehicles from a pre-populated list provided by the Central Analysis Bureau (CAB) based on the DOT.
• Need to make a change? Just pull up the saved quote, modify it and let it automatically recalculate.
• Running out of time? Start a quote, save it and finish it later without having to re-enter the information.

Increased accuracy
• Automatic detection and notification of missing required fields.
• Certain fields will pre-fill with information provided by CAB based on the applicant’s FMCSA scores/reports and other data.
• Instant premium calculations for coverage limits.

Receiving a quote and issuing a policy for your next Motor Truck Cargo policy has never been so easy! To get started, visit GREATpolicy.GAIG.com!

Eligibility Criteria
• Applicant must have prior commercial driving experience.
• Loss History with no losses or one loss for $10,000 or less.
• Drivers between the ages of 23-65 or 66-70 with an acceptable DOT physical.
• MVR’s are required.
• Driver’s history cannot have a major violation in the past 36 months.

Target operation types:
- dry van/box
- refrigerated freight
- flat bed and containerized freight

Target commodities:
- grain, gravel, soft drinks, canned goods, fertilizer, appliances, building materials, hardware, office equipment, steel, small appliances and light machinery

Ineligible operation types:
- mobile home and household good haulers

Ineligible commodities:
- oversized/overweight shipments, aircraft engines, turbines, transformers and watercraft