



Physical Damage





We take care of the Owner-Operator better than anyone.

Being on the road presents its own set of risks. From damage in an accident or natural disaster to vandalism or theft, you need coverage to keep you protected from coast to coast. Coverage is offered nationwide and across Canada, so wherever the road takes you, your rig is protected.

Flexibility to Fit Your Needs

Our flexible trucking insurance coverage allows you to build a policy tailored to your specific needs:

- Collision and either specified perils or comprehensive coverage
- A range of deductible options
- A variety of endorsements to customize your policy

Benefits included in your policy:

- **Towing and Storage** – You might not have to pay for storage charges for a covered vehicle and loss.
- **Loan GAP** – There may be a difference between the actual cash value and the amount still owed on a truck at the time of loss. This helps fill that gap.
- **Federal Excise Tax on new vehicles** – If the loss occurs within one year of the date of purchase of a new vehicle, we'll reimburse the Federal Excise Tax.

Rig Ready®

If you're losing time, you're losing money. You know it, and so do we. All we do is help truck drivers day in and day out, so we understand exactly how important time is to you. When your rig is down, we're here to help. As a customer of our Trucking Division, you can get your wheels back in action faster with our signature Rig Ready program. This streamlined service is included with your Physical Damage policy.

Nationwide Network

With Rig Ready, you'll have access to a nationwide network of shops. We handpick only the best shops and work directly with them to negotiate discounts and payment. Many shops are full service dealers with access to a large inventory of parts, along with certified body, frame, alignment and paint technicians with extensive experience. You'll be in good hands.



How Rig Ready® Works

1. Find a Shop

You can also call our toll-free Rig Ready line at 800-643-7882, visit GreatAmericanTrucker.com or download our mobile app to find a participating shop best suited for your truck.

2. Start Repairs

Qualified personnel will inspect your truck and prepare an estimate for repairs. We'll approve the repair estimates! There's no need to wait for an external appraiser. Then, with your authorization, the shop can get started.

3. Get Moving

When your rig is ready, you can roll! Shops will release your truck as soon as repairs are complete – even if they haven't received payment from us yet. All you pay is your deductible and applicable charges. Great American takes care of the rest.

The logo for Rig Ready, featuring the word "Rig" in red and "Ready" in blue, with a stylized red and blue graphic element to the left of the text.



Trusted Protection at Every Turn

Every product and service is built specifically for Owner-Operators and backed by a whole division of insurance specialists dedicated entirely to trucking.

At-Your-Service Claims Handling

Our team of specialized claims handling professionals has years of experience in the industry. Our goal is to help get your truck up and running as quickly as possible. We're available 24/7, and you can submit claims via phone, web or even our mobile app.



TruXpro®

We want you to focus on getting your job done, and leave the rest to us. With TruXpro, you can choose to add these benefits to your Physical Damage policy:

- **Diminishing Deductible** – How does no deductible sound to you? Be rewarded for safe driving! For every loss-free year, the original deductible amount will decrease by 25% until it reaches \$0.
- **Single Deductible** – When a tractor and trailer are insured under the same policy and damages result from the same covered loss, you'll pay only one deductible.
- **Downtime/Rental Reimbursement** – We know that when your truck is down you're not making money. This enhancement provides benefits that pay while your truck is down, subject to a short waiting period.
- **Personal Effects** – Protect your personal property with coverage for the personal belongings you have inside your truck.
- **Electronic Equipment** – In today's world, your electronics are an integral part of your business success. This covers the electronic equipment inside your truck.
- **Tarps, Chains and Binders** – The cost of replacing additional equipment quickly adds up. With TruXpro this is covered.



Deductible Buyback

The last thing you want to do after an accident is pay multiple deductibles. While many lease contracts require you to assume responsibility for policy deductibles on the carrier's trailer and cargo as well as accident-related property damage, our Deductible Buyback reimburses you for those expenses.

The low monthly fee of this add-on endorsement can translate to a less expensive settlement for you – so you can get back on the road to finish the job, and we'll handle the rest.





Great American is financially strong and has been providing top-rated insurance protection for more than 150 years. We're here for the long haul, and you have peace of mind that when you have a claim, we can deliver the help you need. You can count on us mile after mile.

Great American Insurance Company, lead insurer of Great American Insurance Group has been rated A or better by AM Best for over 115 years.



Download the GAIG
Trucking app today!





301 E. Fourth St.
Cincinnati, OH 45202
800-123-7880
GAIG.com

Protecting hundreds of
niche industries with **expert**
insurance solutions.

Great American
Insurance Company

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

Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Coverage description is summarized. This is an accident only policy with limited benefits and does not pay benefits for diseases, sickness or for loss from sickness. 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, Great American Insurance Company of New York, Great American Security Insurance Company and Great American Spirit Insurance Company, authorized insurers in all 50 states and the DC. Product not available in all states. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2025 Great American Insurance Company. All rights reserved. 4060-TRU (01/25)