Physical Damage

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

Flexibility to fit your needs
- Collision and either specified perils or comprehensive coverage
- A range of deductible options
- A variety of endorsements, including TruXpro® and Deductible Buyback
  - TruXpro can protect your personal items, equipment and finances. With TruXpro, drivers receive Diminishing Deductible, Single Deductible, Downtime/Rental Reimbursement, Personal Effects, Electronic Equipment and Tarps, Chains and Binders.
  - Deductible Buyback can pay deductibles on behalf of the driver. The low monthly fee offsets a potentially costly settlement for the driver, and the Motor Carrier can feel comfortable knowing there is a financing source for payment of a covered loss.

At-your-service claims handling
Great American’s team of specialized claims handling professionals has years of experience in the industry and is dedicated to helping you get your truck back up and running as quickly as possible after an accident. You can reach us 24/7, and can submit claims via phone, online or through our mobile app. More than 95% of contacts are made within 24 hours of first receiving a claim.*

Our signature Rig Ready® program gets you back on the road an average of five days faster compared to a typical claims process.**

How does Rig Ready work?
1. Find the nearest participating Rig Ready shop. Consult your claims adjuster, call our Rig Ready line at 800-643-7882, visit GreatAmericanTrucker.com, or download our mobile app.
2. The repair process. Qualified personnel will inspect the truck and prepare an estimate for repairs. Our Rig Ready team typically approves estimates within just a few hours, eliminating the need for an external appraisal. Once the estimate is approved, the shop can get started.
3. Getting back on the road. Our Rig Ready shop will release your truck as soon as repairs are complete, once you’ve satisfied your deductible and applicable charges – even if the shop hasn’t received payment from Great American.

Great American Insurance Group’s roots go back to 1872 with the founding of its flagship company, Great American Insurance Company. Great American Insurance Company is rated A+ (Superior) from the A.M. Best Company (rating affirmed September 11, 2019). You can count on us to provide trusted protection at every turn, mile after mile.

*Rig Ready gets you back on the road an average of five days faster.*

Great American Insurance Group
301 E. Fourth St.
Cincinnati, OH 45202
800-643-7882
GreatAmericanTrucker.com

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*As of August 2018.

**Based on a 2013 internal study comparing Rig Ready turnaround times to non-program claims. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. 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, Great American Insurance Company of New York and Great American Security Insurance Company, authorized insurers in all 50 states and the DC. A.M. Best rating affirmed September 11, 2019. © 2018 Great American Insurance Company. All rights reserved. 1800-1-TRU (12/19)