# Transportation Coverage

AmTrust North America is pleased to offer a service specifically for your fleet insurance needs. Our specialized line of Transportation Coverage mean never having to worry about coverage and peace-of-mind for a variety of products.



## Coverage

- Auto Liability \$1 million CSL (ability to write up to \$2 million)
- Motor Truck Cargo
  \$500,000 max can customize for
  lower value loads
- Auto Physical Damage
  Stated value
- General Liability

# Preferred Exposures

- Dry van
- Intermodal
- Less than truckload (LTL)
- Liquid and dry tanker operations
- Local cartage
- Refrigerated
- Truckload carriers

#### **Ineligible Exposures**

- Cattle and livestock
- Garbage haulers
- House / mobile homes
- Sand and gravel / in-transit ready mix
- Wrecker / junk auto haulers

# **Underwriting Guidelines**

Local, regional and intermediate for-hire motor carriers with:

• Above average loss experience

- Satisfactory DOT/CSA ratings, with out-of-service ratios within the national average
- Less than 100,000 annual miles per unit
- Insured and in business 3+ years, with stable-to-moderate operational growth

## **Submission Requirements**

- 1. Completed AmTrust trucking application – signed app is mandatory at binding
- 2. Current drivers list including: DOB, DOH, license # / SSN
  - MVRs are required for all drivers; MVRs must not be older than 90 days
  - All drivers must meet eligibility guidelines:
  - Age: 22-69, with long-form medical/card over 65
  - CDL driving experience of a like unit for minimum of 2 years
  - MVR: up to 4 minor or 2 minor & 1 accident in previous 36 months
  - No major infractions (DUI, DWI, reckless, felony, possession of controlled substance, license suspension) in previous 5 years
- 3. Current vehicle list, including: year, make, model, complete VIN and stated value (if requesting APD)

- 4. Four (4) years of currently valued loss runs for all requested lines, issued within 90 days of expiration
- 5. Mileage report / IFTAs for the last 8 quarters, if applicable to the risk
- 6. Account narrative describing operations, customers and commodities and regular routes of travel

## **Terms and Conditions**

- Payment terms will be 20% down, with 9 equal installments. Agent collects down payment with balance direct billed
- To bind a policy, a signed application, coverage selection/rejection and down payment is required

#### **Additional Services**

- AmTrust offers an innovative in-cab video camera safety program for trucking businesses called DriveCam<sup>®</sup>.
- Developed by Lytx<sup>®</sup>, a leader in driver risk management solutions for the trucking industry, the tool can help improve safety, reduce crash frequency and minimize loss severity.



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