

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

Special Offers on Safety Technology

- Special pricing on the industry-leading Lytx DriveCam video safety program
- Protect and retain your valued drivers
- Reduce risk and claims while improving driver performance

Typical Results include:

- Up to 80% reduction in claims costs
- Up to 50% reduction in collision frequency



AmTrust North America
An AmTrust Financial Company

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AmTrust is AmTrust Financial Services, Inc. located at 59 Maiden Lane, New York, NY 10038. Coverages are provided by its property and casualty insurance company affiliates. In TX, coverage is provided by AmTrust Insurance Company of Kansas, Inc., AmTrust International Underwriters Designated Activity Company, Associated Industries Insurance Company, Inc., First Nonprofit Insurance Company, Milford Casualty Insurance Company, Republic Underwriters Insurance Company, Republic-Vanguard Insurance Company, Security National Insurance Company, Southern County Mutual Insurance Company, Southern Insurance Company, Technology Insurance Company, Inc., or Wesco Insurance Company. In WA, coverage is provided by AmTrust Insurance Company of Kansas, Inc., AmTrust International Underwriters Designated Activity Company, Associated Industries Insurance Company, Inc., Developers Surety and Indemnity Company, Milford Casualty Insurance Company, Security National Insurance Company, or Wesco Insurance Company. Consult the applicable policy for specific terms, conditions, limits, and exclusions to coverage.

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