

# Motor Carrier Solutions

*We take care of the Owner-Operator better than anyone!*



  
**GREATAMERICAN<sup>®</sup>**  
INSURANCE GROUP | Trucking



## The Smart Choice for Motor Carriers

When it comes to your business, you've got a lot on the line. With drivers and customers counting on you, you need a company that understands the ins and outs of your business and can help protect what's important to you.

### **The bottom line is...**

We protect drivers and their trucks with quality products and services designed with Owner-Operators in mind.

- We are dedicated to your Owner-Operators and provide the best driver experience.
- We simplify your life by providing easy administration of your program and eliminating hassles.

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and outs of your business and can help protect  
what's important to you.*

# We protect your drivers and their trucks with quality products and services designed with Owner-Operators in mind.

## 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 your driver's 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

## Deductible Buyback

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.



## TruXpro® Policy Enhancements

Enhance your driver's Physical Damage policy with TruXpro, protection for their personal items, equipment and finances.

*With TruXpro, drivers receive the following benefits:*

- Diminishing Deductible – 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, only one deductible will apply
- Downtime/Rental Reimbursement – This coverage can offset costs associated with downtime and rental reimbursement, subject to a short waiting period
- Personal Effects – Protection for personal belongings that are inside the truck
- Electronic Equipment – Protection for electronic equipment that is inside the truck
- Tarps, Chains and Binders



## Rig Ready® Repair Service

When a driver's rig is down, we're here to help. Drivers get their truck back on the road an average of five days faster with our signature Rig Ready program.\* This streamlined service is included with our Physical Damage policy.

### *Nationwide Network*

With Rig Ready, your drivers have access to nearly 300 high-quality shops across the country. We hand-select 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 and experienced body, frame, alignment and paint technicians. Participating shops may even offer a variety of additional services and assistance.

### *How does Rig Ready work?*

#### **1. Find the nearest participating Rig Ready shop**

Drivers consult their claims adjuster, call our Rig Ready line at 800-643-7882 or visit [GreatAmericanTrucker.com](http://GreatAmericanTrucker.com).

#### **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**

Once the driver has satisfied their deductible and applicable charges, the shop will release the truck as soon as repairs are complete, even if they haven't received payment from Great American.

### *24/7 National Towing Services*

As a Great American policyholder, your drivers receive access to superior nationwide towing solutions and management at no additional cost – helping them get back on the road as quickly as possible.

Benefits include:

- Real Time Online Towing Management
- Streamlined Billing and Payment Processes
- Solutions for A-B tows, jump/pull starts, winch outs, transload/loadshifts, and incident recoveries

## **Non-Trucking Liability**

Helping a friend move, going on vacation or driving to the store to pick up a gallon of milk, can have severe consequences for a truck driver if the right insurance coverages aren't in place. Non-Trucking Liability can respond to losses like this. Without it, there's a potential gap in coverage that can open the door to lawsuits, or even bankruptcy, which could be devastating to your driver, their business and their family.

Non-Trucking Liability is an affordable, easy-to-administer, proven product.

Coverage includes:

- Third party Bodily Injury and Property Damage Liability on a Combined Single Limit Basis
- Medical Payments/Personal Injury Protection (where required by state law).
- Uninsured/Underinsured Motorist coverage (where required by state law)

## **Occupational Accident**

*Options to suit all types of truckers*

Trucking Occupational Accident coverage includes medical, disability, death and dismemberment benefits for accidents that occur on the job.

- Flexible policies offer a wide range of limits
- Available for accounts of all sizes
- Generous disability coverages that help drivers save on out-of-pocket costs
- Passenger Accident and Non-Occupational coverages on select plans

Customize coverages with a variety of options available to provide even more protection: occupational disease, hernia, occupational cumulative trauma, emergency evacuation and more.\*

*Services that go the extra mile*

Drivers receive additional support for work related injuries with the following services:

- Nurse Case Managers support drivers every step of the way to help get them back to work
- Physician referral service helps locate the nearest quality medical care
- First Script program removes the hassle of waiting on prescription reimbursement for covered losses

\*Additional cost applies

***Our Occupational Accident coverage includes  
medical, disability, death and dismemberment  
benefits for accidents that occur on the job.***

## **Contingent Liability**

Contingent Liability coverage provides a layer of protection by providing defense to the Motor Carrier when a qualified Owner-Operator attempts to collect Workers' Compensation benefits as an employee.

- We have the right and duty to provide legal defense of the Motor Carrier(s) listed as the Named Insured against these claims.
- Should the driver be deemed an employee, we will provide benefits equivalent to those payable under the Workers' Compensation statutes and Employers Liability law.

*Contingent Liability Insurance is not a substitute for Workers' Compensation Insurance, and it will not satisfy compliance requirements for an employer to purchase a Workers' Compensation policy. Motor Carriers must sponsor a Great American Occupational Accident program to be eligible for Contingent Liability.*

## **Worker's Compensation**

Great American offers Workers' Compensation for the following segments:

### *Fleet Owners*

Fleet Owners who lease on to Motor Carriers often need to provide Workers' Compensation coverage for their employee drivers. When a Motor Carrier sponsors a Great American Occupational Accident program, Workers' Compensation for the Fleet Owners' drivers may be available.

### *Motor Carriers*

Motor Carriers sponsoring a Great American Occupational Accident and Contingent Liability program may be eligible to purchase Workers' Compensation coverage for their eligible employees.

### *Owner-Operators*

Some states require that all truck drivers, regardless of Owner-Operator status, be covered by Workers' Compensation. Great American offers coverage in those jurisdictions, when the Motor Carrier is sponsoring a Great American Occupational Accident program.

Great American's Trucking Division does not currently offer any monoline Workers' Compensation coverage.



# We are dedicated to your Owner-Operators and provide the best driver experience.

## Best-in-Class Claims Service

Anyone can say they provide great service, but only when you experience a loss does the rubber meet the road. That's why we're proud that 98.7% of insureds who have experienced a claim with us would recommend us to another trucker.\*

We know that every day a driver sits idle after an accident can have a costly impact - both money and downtime, which can affect your company's reputation if your customers don't receive their deliveries on time.



Great American's team of specialized claims handling professionals has years of experience in the industry and is dedicated to helping get drivers and their trucks back up and running as quickly as possible after an accident. We can be reached 24/7, and claims can be submitted via phone call or online.

With our dedicated Trucking Recovery unit, drivers will receive best-in-class salvage and subrogation services that ensure the highest possible returns to drive down loss costs. Each group specializes by product line to maximize the expertise on our team. We also have a process in place for monthly, independent reviews of every closed claim to look for missed recovery opportunities. In addition, we work to recover the driver's deductible and any out-of-pocket costs.

### **Drivers Stay Connected With The GAIG Trucking App**

- View ID Card
- 24/7 claims submission
- Fast and easy bill payments
- Policy details and documents
- Locate the closest Rig Ready® Shop
- Find the nearest medical service provider

\* As of Q2-2017. Based on a study of our insureds with closed claims.

***You can count on us to provide trusted  
protection at every turn, mile after mile.***



# We simplify your life by providing easy administration of your program and eliminating hassles

As a service to our Motor Carrier customers, we are proud to offer you access to the Contractors' Benefits Administrations (CBA) System through Focus Solutions, Inc. CBA is an easy-to-use online compliant solution that automates the process of managing Owner-Operator benefits, settlement deductions, insurance and policy issuance.\*

## **GAIG Sponsored Benefits**

- No fee for Great American Insurance Group's Motor Carriers
- All lines accessible, even if not insured by Great American Insurance Group Policy
- Entire GAIG policy output available; not just certificate of insurance
- New Contractor policy available immediately after entry
- Easy Administration of PIP, UM/UIM, and Occupational Accident forms
- Motor Carrier, Agent, and Great American working from centralized data

### Billing

- No reconciliation for billing process
- Synchronized paperwork and billing

### Claims

- Immediate coverage verification\*\*
- Speeds up the claim process

\* Focus Solutions Inc. is not associated with any agency or motor carrier.

\*\* When a claim is reported during normal business hours.

## A Tradition of Excellence

Great American's focus on trucking started in the early 1990s with the development of a trucking Physical Damage policy. Since then, it has evolved to include a complete suite of products and services supporting the independent contractor. Today, we write more than 30% of the Transport Topics Top 100 For-Hire Motor Carriers and are the number one writer for class 8 Owner-Operators on the road.\*

Our Trucking Division is a leading provider of insurance products for the long-haul trucking industry and specialist in service to Owner-Operators. Our experienced team is dedicated entirely to trucking, all day, every day. This niche expertise allows us to provide the products and services drivers need to get back on the road faster.

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 AM Best Company. You can count on us to provide trusted protection at every turn, mile after mile.

\*As of September 2024

***Count on us... mile after mile.***





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for all the *great* you do®

Great American  
Insurance Company

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

Coverage may not be available in all states. Online portal may not be available at all times. 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 and Great American Spirit Company, authorized insurers in all 50 states and the DC. © 2025 Great American Insurance Company. All rights reserved. 2673-TRU (04/25)