

MOTOR TRUCK CARGO INSURANCE



SUMMARY

Motor Truck Cargo insurance provides liability coverage to mitigate cargo transportation risks.

HIGHLIGHTS

- *Earned Freight Charges* – Up to \$2,500 separate from other Limits of Insurance
- *Debris Removal Expenses* – Up to \$5,000 separate from other Limits of Insurance
- *Reloading Expenses* – Up to \$5,000 separate from other Limits of Insurance
- *“Transit”* – Defined to include ordinary, reasonable and necessary stops, interruptions, delays or transfers incidental to the route and method of shipment
- *“Loading” & “Unloading”* – Included when immediately adjacent to the transporting conveyance
- Coverage endorsements address a number of specialized operations, including Auto Haulers, Couriers and others

OPTIONAL COVERAGES

Optional coverages Included elements with limits based on project value.

- Spoilage or Freezing
- Non-Owned Container & Trailer Interchange Coverage

- Diminishing Deductible
- *Plus Endorsement* provides:
 - \$25,000 Blanket Limit for Debris Removal, Reloading, Towing, Traffic Control & Security
 - \$10,000 Earned Freight
 - \$25,000 Fire Department Service Charge
 - \$2,500 Reward Coverage
 - \$1,000 Loss Data Preparation Coverage
- Owner's Goods Extension
- Pollutant Clean Up and Removal

SUBMISSION REQUIREMENTS

- Completed ACORD application
- Supplemental Application may be required
- Loss Runs may be required



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