

## Truckers Coverage Guide

### Transportation Coverage

- Automobile Liability
- Motor Truck Cargo
- General Liability
- Auto Physical Damage
- Truckers For Hire
- Local, Intermediate & Long Haul
- 1-10 power units
- Package policies or standalone
- Non-Trucking Liability
- New Ventures

### Targeted Classes

- Dry Van
- Reefer
- Flatbed Operations
- Auto Haulers
- Intermodal with UIIA endorsement

### Available States

- **Admitted Auto Liability:** GA, FL, IL, NC, NV, NC, OH, SC, WI
- **Non-Admitted Auto Liability:** AL, AZ, AR, CA, CO, DE, ID, IA, IN, ME, MD, MI, MN, MO, MS, MT, NE, NH, NJ, ND, OH, OK, OR, RI, PA, SD, TN, TX, UT, VA, VT, WV

### Optional Coverages

- Trailer Interchange
- Primary Non-Contributory
- Waiver of Subrogation

### Auto Liability Guidelines

- Tractors & trailers must be newer than 20 years old
- Drivers age 23-73 with no violations
- 2 years minimum driving experience with like vehicle
- No prior claims
- New ventures are eligible

### Ineligible Operations

- |   |   |   |   |
|---|---|---|---|
| <ul style="list-style-type: none"> <li>• Ambulance, EMT &amp; Mobile Blood Banks</li> <li>• Armored Cars, Arms, Ammunition &amp; Fireworks</li> <li>• Automobile Dismantlers</li> <li>• Boat Haulers</li> <li>• Boom Trucks</li> <li>• Brokerage</li> <li>• Cannabis Haulers</li> <li>• Carnivals &amp; Circus</li> <li>• Cement Mixers &amp; Pumps</li> <li>• Coal Haulers Contractors, Contractor Equipment &amp; Mobile Equipment</li> <li>• Cotton Haulers</li> </ul> | <ul style="list-style-type: none"> <li>• Courier Services, Magazines, News Delivery, Parcel &amp; Film Delivery</li> <li>• Drive Away &amp; Transporter Plates</li> <li>• Driving Schools</li> <li>• Dump Trucks</li> <li>• Fast Food Delivery &amp; Restaurant Take-Out Delivery</li> <li>• Final Delivery</li> <li>• Freight Brokerage</li> <li>• Garbage/ Refuse</li> <li>• Hazmat, Nuclear &amp; Biological</li> <li>• Household Good Movers</li> <li>• Livestock Transporters</li> </ul> | <ul style="list-style-type: none"> <li>• Logging Operations</li> <li>• Milk Haulers</li> <li>• Mobile Cranes &amp; Vehicles With Buckets</li> <li>• Mobile Home Toters &amp; Building Movers</li> <li>• Municipal</li> <li>• Operating Outside of US</li> <li>• Operations Using Double / Triple Trailers</li> <li>• Oversized / Overweight Haulers</li> <li>• Owned Units, Rented Or Leased To Others</li> <li>• Private Passenger Vehicles</li> </ul> | <ul style="list-style-type: none"> <li>• Public Livery: Buses, Taxis, Black Car, Rideshare, Shuttle, Day Care &amp; Church</li> <li>• Rental Leasing &amp; Demo Vehicles</li> <li>• Salvage &amp; Scrap Metal</li> <li>• Sand &amp; Gravel Egg Haulers</li> <li>• Steel Dealers</li> <li>• Tankers Hauling Flammable Liquids</li> <li>• Towing Repossession</li> <li>• Vendor Trucks</li> </ul> |
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