



EXCLUSIVE AUTO PHYSICAL DAMAGE & MOTOR TRUCK CARGO PROGRAM – WITH BROADENED DRIVER CRITERIA

In a world of inflated auto claims and sky rocketing price increases as a result, RT Specialty now offers access to a competitive option for motor carriers most challenged by escalating costs with the ability to purchase unbundled APD and MTC coverage. RT's broad Binding Authority allows us to quickly quote and bind fleets anywhere from 1 to 25 power units with a TIV up to \$2.5M. We're also pleased to offer access to broader driver acceptability resulting in more transported freight. Finally, we offer expert claims handling focused on speed of settlement and repair. Program details offering you a better cost-effective solution to a broader segment of your motor carriers are below:

ELIGIBLE RISK CRITERIA

- For-hire and not-for-hire autos and trucks
- Pricing improves most with 3+ years in business, better than a 35% loss ratio at proposed pricing, shorter radii, higher TIV, newer equipment, all drivers 10+ years' average experience and commercially licensed at least 3 years

COMMERCIAL AUTO PHYSICAL DAMAGE

- Available Limits: \$5,000,000 TIV (bind authority up to \$2,500,000) – RT will submit when limit above TIV authority
- Terminal Coverage: \$1,000,000 per loss
- Deductibles: \$1,000 up to \$10,000
- Towing Limit: \$5,000 up to \$25,000
- Policy Minimum: \$1,500 for monoline APD; \$1,000 if packaged with Cargo

MOTOR TRUCK CARGO

- Commodity Types: Agricultural, Containers, Dry, Flatbed, and Refrigerated Goods
- Hauling: in owned and non-owned trailers or containers (with available TI coverage)
- Available Limits: bind authority up to \$250,000 per loss – RT will submit when limits exceed cargo limit authority
- Deductibles: \$1,000 up to \$5,000
- Towing Limit: \$5,000 up to \$25,000
- Policy Minimum: \$1,500 for monoline APD; \$500 if packaged with Auto Physical Damage

DRIVER CRITERIA

- 21 and 75 years of age
- At least 1 year commercial driving experience (US CDL, MEX or Canadian and / or 3+ years when hauling autos)
- Drivers must have continuously held a valid commercial license for a minimum of 12 months immediately prior to the addition.
- Driver has not received in connection with the use of any vehicle in the past 36 months:
 - Any Critical Violations
 - More than 1 Major Violation
 - More than 3 Minor Violations

**Mid-term driver changes are less restrictive than other E&S programs. Coverage is afforded to every new driver meeting this Criteria (validated at hiring by MVR) and regardless of not meeting Criteria at time of accident.

EXCLUDED RISKS

- Operations or commodities: animals, buildings, cannabis, coal, couriers, crane rigging, driver training schools, drive away contractors, hazmat, mobile homes, off road, oversize or extra-wide, re-possessors, scrap, waste
- APD-only: transport of aggregates (dirt / gravel / sand), autos on pickups, carnival circuses, coal, grain, logs, milk
- MTC-only: any autos, boats, coal, gas / LPG, hanging meat, household goods motorcycles, pharmaceuticals, RVs Livery (other than NEMT): including buses, vans, taxis, or other vehicles transporting passengers

CONTACT

For more information, please contact your local RT Transportation broker or underwriter.

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The description of this product is only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. Agents should read the full policy form and any applicable endorsements for full terms and conditions and should encourage their policyholders to do the same.

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