

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

- Ambulance, EMT & Mobile Blood Banks
- Armored Cars, Arms, Ammunition & Fireworks
- Automobile Dismantlers
- Boat Haulers
- Boom Trucks
- Brokerage
- Cannabis Haulers
- Carnivals & Circus
- Cement Mixers & Pumpers
- Coal Haulers Contractors, Contractor Equipment & Mobile Equipment
- Cotton Haulers
- Courier Services, Magazines, News Delivery, Parcel & Film Delivery
- Drive Away & Transporter Plates
- Driving Schools
- Dump Trucks
- Fast Food Delivery & Restaurant Take-Out Delivery
- Final Delivery
- Freight Brokerage
- Garbage/ Refuse
- Hazmat, Nuclear & Biological
- Household Good Movers
- Livestock Transporters
- Logging Operations
- Milk Haulers
- Mobile Cranes & Vehicles With Buckets
- Mobile Home Toters & Building Movers
- Municipal
- Operating Outside of US
- Operations Using Double / Triple Trailers
- Oversized / Overweight Haulers
- Owned Units, Rented Or Leased To Others
- Private Passenger Vehicles
- Public Livery: Buses, Taxis, Black Car, Rideshare, Shuttle, Day Care & Church
- Rental Leasing & Demo Vehicles
- Salvage & Scrap Metal
- Sand & Gravel Egg Haulers
- Steel Dealers
- Tankers Hauling Flammable Liquids
- Towing Repossession
- Vendor Trucks