

Petroleum haulers

## Specialty Auto products give you a new vehicle to drive sales!

Zurich makes it easy for you to insure vehicles hauling bulk and non-bulk petroleum-based products, including LPG, gasoline, diesel fuel, home heating fuel, motor oil, waste oil, crude oil and asphalt. Common vehicle types for this coverage include trucks and truck/tractor-trailer combinations.

### Eligible exposures:

- LPG haulers
- Gasoline haulers
- Diesel fuel hauling
- Motor oil and waste oil hauling
- Home heating fuel hauling
- Crude oil hauling
- Liquid asphalt hauling

### Ineligible exposures:

#### Operations

- Petroleum jobbers (wholesale operations)

#### Non-petroleum based hazardous materials or hazardous materials classified as follows:

- Class 1 Explosives
- Class 2.3 Poisonous gas
- Class 3 (except petroleum-based products)
- Class 4 Flammable solids
- Class 5 Oxidizers
- Class 6 Poisonous material other than gas
- Class 7 Radioactive material
- Class 8 Corrosives
- Class 9 (except petroleum-based products)



## Requirements:

- Loss information for current and prior three years
- Complete VINs on all power units
- Complete drivers list and acceptable MVRs
- Drivers must have a minimum of two years driving experience in like equipment and have proper endorsements
- Any risk hauling placarded loads must be registered by FMCSA/DOT
- Written safety guidelines which follow all federal, state and EPA requirements
- US DOT required hazardous materials training for drivers is mandatory

## Coverage features include:

- Automobile liability coverage limits up to \$5 million
- Physical damage coverage
- Motor truck cargo
- Broadened Pollution Endorsement CA 99 48
- Uninsured//underinsured motorists, medical payments and personal injury protection
- General liability can be offered for the trucking operation only
- Multi-line discounts available

## Billing

A variety of billing options are available, including billing frequency, down payment and installment options.

## Reporting Capabilities

We also offer flexible, real-time reporting capabilities. Line of business/coverage Reporting Basis options:

### Commercial Auto

- Liability (includes PIP, UM, UIM, Med etc), Physical Damage, Hired Auto, Trailer Interchange

### Inland Marine

- Motor Truck Cargo – Legal Liability Coverage Reporting Form

### Reporting Basis Options:

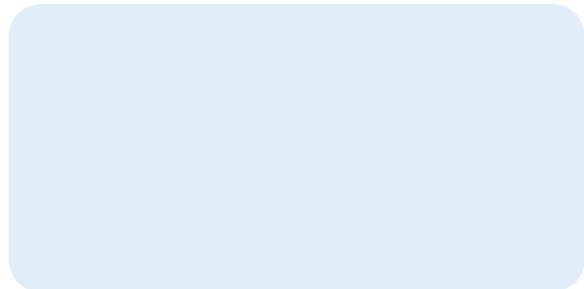
- Mileage, Gross Receipts, Per Vehicle and Total Insured Value

## Convenience and efficiency – with Zurich

- Valuable and marketable Zurich brand recognition
- Risk engineering services to help improve safety
- Claims satisfaction rate of over 90%\*
- Abbreviated renewal questionnaire to simplify renewals
- Responsive and professional service

\* Based on Zurich's 2008 First Party Customer survey, administered by the University of Missouri-Kansas City.

## For more information, contact:



This information is intended as a general description of certain types of insurance and services available through Zurich. It is not an insurance contract.

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Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through surplus lines brokers.

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Because change happenz<sup>®</sup>