

Trucking operations

Our Specialty Auto products give you a new vehicle to drive sales

Zurich makes it easy for you to insure vehicles (for hire and not for hire) used in transporting goods and commodities within a 300-mile radius. Common vehicle types for this coverage include trucks and truck/tractor-trailer combinations. Nontrucking coverage may also be written under this classification.

Eligible exposures:

- Livestock transportation
- General commodities hauling
- Mail and periodicals hauling
- Dry van loads
- Iron and steel, including pipe transportation
- Machinery or equipment transportation
- Building materials transportation
- Container hauling
- Flatbed loads
- Oversize and overweight loads
- Water transportation
- Produce transportation
- Meat transportation
- Seafood transportation
- Pharmaceutical transportation
- Refrigerated loads
- Auto transporters
- Boat haulers
- Grain haulers



Ineligible exposures:

- Student drivers
- Any risk that allows nonemployee passengers
- Hazardous materials (Incidental materials, such as spray paint, household cleaners and batteries, are acceptable.)
- Petroleum-based products (refer to petroleum haulers)
- Triple trailers
- Medical waste or biohazardous waste
- Mobile home or manufactured home toter
- Risks transporting any amount of Class 1: Explosives, Class 6: Poisonous Gas or Class 7: Radioactive
- Any risk hauling logs
- Owner-operators not permanently leased

Requirements:

- Loss information for current and prior three years
- Complete VINs on all power units
- Complete drivers' list
- All drivers must have acceptable MVRs

Coverage features include:

- Automobile liability coverage limits up to \$5 million
- Uninsured/underinsured motorists, medical payments and personal injury protection
- Hired and non-owned coverage
- Physical damage coverage
- Motor truck cargo
- Trailer interchange coverage
- Uniform Intermodal Interchange Agreement (UIIA)
- General liability can be offered under the truckers' code.
- Multi-line discounts available

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

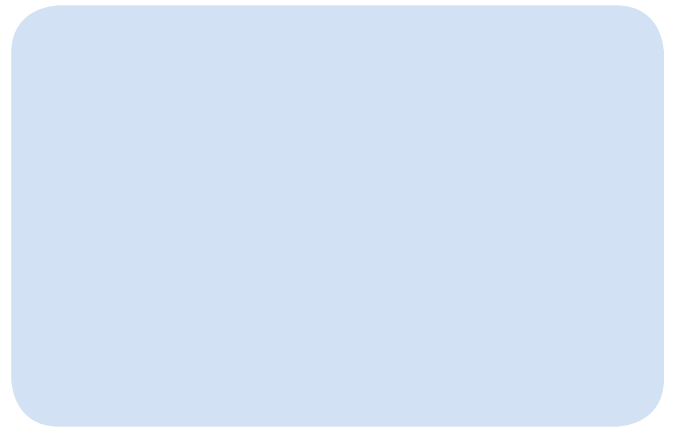
- Valuable and marketable Zurich brand recognition
- Risk engineering services to help improve safety
- Claims satisfaction rate of over 90%*
- Abbreviated renewal questionnaire to simplify renewals
- Responsive and professional service

*Based on Zurich's 2009 First Party Customer survey, administered by the University of Missouri-Kansas City.

Billing

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

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.

Zurich Programs Business

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