



Non-trucking



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Zurich is an A.M. Best, "A+" rated* carrier and the fourth-largest commercial auto insurance writer in the U.S. Our specialty auto programs, risk engineering and claims expertise can help you attract new customers and retain your existing customers.

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For information about the advantages Zurich offers for information about the advantages Zurich offers not-for-hire auto businesses, contact your Zurich representative.

*Rating as of March 15, 2011. For more information, access www.ambest.com. Insurance product obligations are the sole responsibility of each underwriting insurance company. For complete information on the ratings of the underwriting companies of Zurich in North America, access www.zurichna.com.

This is intended as a general description of certain types of insurance and services available to qualified customers. Coverages are underwritten by individual members companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages are not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

Need a market to fill a coverage gap for independent truckers travelling between jobs or taking their vehicle for service? **We've got that!**

Zurich's **non-trucking program** offers part-time liability and full-time physical damage coverage for independent owner-operators while they are leasing their vehicle to another trucking firm. Zurich's non-trucking coverage offers protection when the vehicle is not being used for business purposes, and **we can write it on a master policy** so long as certain criteria are met.

Advantages for this Market

- Broad underwriting appetite
- Web-based underwriting administration
- Outstanding claims expertise
- Reporting form options and billing options
- Enhanced producer clearance/registration
- Proprietary rating plans
- Risk engineering insight and resources
- Free MVR service

Eligible exposures:

- Independent trucker with signed contract leasing his vehicle(s) to another trucking firm for 30 days or more.
- Contract must state primary liability insurance is to be provided by the trucking firm
- Common vehicle types include:
 - Heavy and extra heavy trucks
 - Truck tractors
 - Trailers
- All radius classifications accepted

Ineligible exposures:

- Light and medium trucks
- Hired and Non-Owned Auto Liability
- Broadened Pollution Endorsement (CA9948)
- Any risk that allows non-employee passengers
- Risks that do trip leasing

Requirements:

- Loss information for current and prior three years
- Complete VINs on all power units
- Complete drivers' list
- Acceptable MVRs for all drivers

Coverage features:

- Part-time liability
- Full-time physical damage
- When physical damage is provided for owner/operators, either as part of our non-trucking policy or as a physical damage only policy, the physical damage coverage applies whether the owner/operator is using the vehicle for business purposes or not.

Master Non-Trucking Policies

Eligible exposures:

- Trucking companies for its leased-in owner/operators
- Associations, safety groups, that are established legal entities

Ineligible exposures:

- Accounts where Named Insured is not a legal entity
- Locations and/or vehicles licensed in New York

Underwriting considerations:

- Legal entity status
- Filled rates and forms must be used for states where owner/operator's vehicles are registered and licensed
- Agent must be licensed and appointed in states where participating owner/operators are located
- All Named Insured responsibilities must be met

Coverage guidelines:

- Regular non-trucking coverage form for trucking companies
- Special policy for Named Insureds that are associations, safety groups, etc.