

# Carrier for Hire – Cargo Coverage

*Delivering greater value to today's trucking companies*

America's constantly evolving trucking industry needs insurance coverage that can keep pace. The Hartford's innovative Carrier for Hire – Cargo Coverage form provides the flexibility that today's fast-moving trucking businesses need.

Here are just a few of the ways this policy can keep your clients on the road.

## **Policy Language in Plain English**

No one has time to spend on complicated, often convoluted policy language. This policy uses easy to understand coverage clauses and definitions for "due course of transit" and "transportation broker." Its plain language makes this policy a stand-out leader because it makes business easier.

## **16 Fewer Exclusions**

This form has stripped down the typical exclusionary language. We removed the exclusion for wetness; and eliminated the exclusions for poor or insufficient packing, unexplained disappearance, and shortage found upon taking inventory. We also have eliminated both the Radius of Operations and Description of Covered Property conditions.

Your clients now receive broader coverage, ensuring them greater peace of mind.

## **Additional Protection Through Cargo Recovery Extra Expense**

This new coverage enhancement is unparalleled in the industry. It is automatically a part of every policy, providing up to \$25,000 of coverage. It also resolves a common issue – who pays for the release of cargo from tow yards. With The Hartford, your clients will be able to get their cargo out of damaged vehicles quickly and with reduced out-of-pocket expense associated with the salvage, recovery or storage of recovered property after a loss.

## **Increased Sub-limits Where Needed Most**

Both Debris Removal and Freight Charges coverage limits are increased to \$5,000 each per occurrence.

## **Optional Coverage for Today's Trucker**

In today's business environment, your clients may not always have vehicles standing by to accept new work. With our Contingent Coverage, your client can subcontract the carriage, accept new work and rest assured that they have coverage for the goods carried by a third party.

The Hartford also serves the needs of your clients who transport temperature-sensitive cargo in specially equipped trucks. Our optional Mechanical Breakdown endorsement provides custom limits for mechanical breakdown of refrigeration or heating units.

## **Expert Claim Service from Transportation Specialists**

Things happen on the road. And when they do, your clients can count on The Hartford's transportation specialists to handle their claims quickly and efficiently. Located in Aurora, IL, our dedicated transportation claim staff have the in-depth expertise and experience needed to handle these types of specialized claims.

To learn more about how The Hartford's Carrier for Hire – Cargo Coverage Form can keep your clients up and running, contact your Hartford Marine Specialist or visit our Web site on the EBC or at [www.thehartford.com/marine](http://www.thehartford.com/marine).

This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the terms, conditions and exclusions of the policy prevail.

