

Non-Trucking Liability

What We Offer

- Auto Liability coverage available for owner-operator truckers whether or not they are pulling a trailer as long as they are not carrying cargo and are off dispatch
- Coverage is available for truck tractors, whether or not they are pulling an empty trailer
- Easy three-page application tailored for this class of business
- Primary Liability limits available up to \$1,000,000
- Physical Damage coverages available on a Stated Amount basis
- Claim-reporting ability through our e-mail, website, and 800 number 24 hours a day, 7 days a week, 365 days a year

Special Coverages

When Physical Damage coverage is provided, the following are included under our Special Coverages Endorsement for Non-Trucking Use:

- Down-time Loss Expense Coverage for covered vehicles being repaired for an extended period up to \$3,600
- Electronic equipment coverage up to \$5,000
- Personal Effects coverage up to \$2,500
- Diminishing Deductible—The Physical Damage coverages deductible will be reduced for each consecutive loss-free year. After five loss-free years, the deductible is eliminated.



***Not on dispatch?
We've got you covered.***