

TRANSPORTATION PROGRAM - CURRENTLY IN ON, AL, NS, NB, PEI

Finding Insurance solutions for risks that a standard market may not have an appetite for



Target Clients

- Long-Haul carriers
- Minimum 5 Power units
- Tractors, trucks, Heavy commercial vans, Light commercial vehicles (tow trucks are excluded)
- Class 1 or Class A drivers
- Cargo types like: building material, plastic, grocery items, some hazardous
- Radius of Operations: Canada & US (excluding Mexico)

Coverage Features

- Physical damage coverage
- Motor truck cargo protection
- CGL coverage protection excluding non-owned auto, subject to a minimum aggregate deductible of \$10,000
- Available to all provincially licensed vehicles, excluding licensed vehicles in Quebec
- 12-month policies
- Discounts available for safety features
- Deductible options
- Excess of 50% US/CAN exposure

Underwriting Considerations

- Minimum age of any driver is 21 years of age
- Drivers - experience within Canada (min 6 month in class driving training certificate)
- All drivers with 1 major and 3 minors to be referred (distracted driving is considered a minor)
- Rates and deductibles vary by commodity type
- Limits up to \$350,000(per policy) for MTC and \$2m for CGL
- No Standalone Cargo or CGL policies
- No Auto Third Party Liability Coverage

Service Promise

Quotes returned to brokers within 24 hours

New business issued within 1 day after quote is bound

Renewals provided to brokers for updated information no less than 45 days prior to renewal date

Endorsements underwritten and processed within 7 days of receipt