

# TRANSPORTATION PROGRAM

*Alberta, Ontario, New Brunswick, Nova Scotia, Prince Edward Island*



## Product Overview

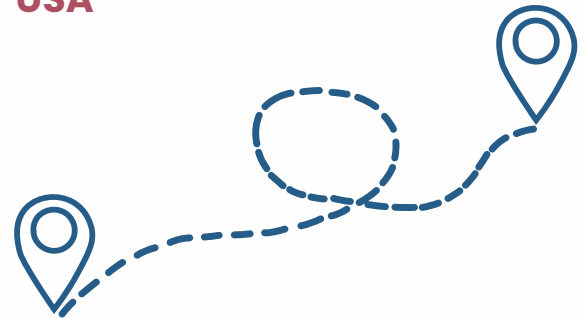
In 2019 Modern Specialty Insurance successfully introduced its transportation program to the marketplace. Designed to fill a gap in the sector, by giving our broker partners, CHOICE.

- APD / MTC / CGL
- All perils / agreed value coverage
- Minimum 5 power units
- Up to 90% USA exposure
- 1 year driving experience
- Minimum driver age 21
- Radius: Canada & Continental USA

## Underwriting Requirements



- Fully completed MSI application
- Drivers' abstracts
- 5 year current valued loss run
- Dashcam & telematics
- Fleet analysis



## Limits

- \$10,000 minimum deductible
- \$5 Million T.I.V.; referral basis for higher limits
- 25% minimum retained
- \$2 Million liability

## Exclusions

- No prior insurance
- Tow trucks, auto carriers, dump trucks
- Excluded commodities: cannabis, tobacco, eggs, oil & gas haulers, log hauling, sand & gravel, etc.

## Contact Us



submissions@msins.ca



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