



KEEP ON TRUCKING

USLI'S TRUCKERS GENERAL LIABILITY PRODUCT



TRUCKERS GENERAL LIABILITY PRODUCT

It's important to have the right coverage when you're on the road. Our product can offer you peace of mind so you can focus on hauling, transporting and more.



PRODUCT FEATURES

- ▶ New ventures are eligible
- ▶ No general liability deductible
- ▶ Limits available to \$1 million occurrence/\$3 million aggregate
- ▶ Blanket additional insured coverage available
- ▶ Blanket waiver of subrogation coverage available
- ▶ Commercial excess general liability available with limits up to \$5 million



ADDITIONAL ADVANTAGES

- ▶ Financial stability of a carrier rated A++ by A.M. Best
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Contact within 24 hours of claim report by adjuster
- ▶ Policyholders have access to many free and discounted services through our Business Resource Center that will assist in growing and protecting their business



Truckers Package Product

This product can be written as either monoline general liability or package and is designed to accommodate the coverage and pricing needs of a wide variety of trucking risks.

Product Features:

- ▶ Broad eligibility to include:
 - New ventures
 - Truckers hauling a wide array of freight
 - Risks with up to 20 units
- ▶ Competitive pricing
 - Additional rate credits available based on favorable risk characteristics

Liability Features:

- ▶ Limits available to \$1,000,000 occurrence/\$3,000,000 aggregate
- ▶ Blanket waiver of subrogation coverage available
- ▶ Blanket additional insured coverage available
- ▶ No liability deductible
- ▶ Expanded definition of bodily injury to include sickness or disease arising out of mental anguish or emotional distress
- ▶ Commercial excess general liability available with limits up to \$5,000,000

Property Features:

- ▶ Equipment breakdown – Includes free boiler inspection if required in your jurisdiction
- ▶ Special cause of loss and replacement cost coverage is available
- ▶ Older buildings are acceptable with a Functional Building Valuation endorsement
- ▶ Property limits up to: \$3,000,000

Additional Advantages:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses





Truckers Package Product

Claim Examples

- ▶ **Property Damage:** A driver accidentally drops a wrench on a glass table while picking up tools causing \$1,200 in property damage;
- ▶ **Bodily Injury:** A driver accidentally leaves boxes/debris on the ground after delivering merchandise and someone else trips and falls over the items incurring \$7,000 in medical bills and \$750 in lost wages;
- ▶ **Property Damage:** A driver accidentally delivers components into the wrong bin at a manufacturing business and leaves the premises. The manufacturer runs the components through the wrong machine and damages the line of products causing \$2,700 in property damage;
- ▶ **Personal and Advertising Injury:** A driver makes slanderous remarks to a store owner involving a product that he is delivering and the store owner stops buying the product from the manufacturer resulting in \$2,100 in lost income; and
- ▶ **Bodily Injury:** A customer slip and falls at the insured's premises, incurring \$14,500 in medical bills and \$1,000 in lost wages.

The Business Resource Center is available to all insureds with discounts on background check services, tenant screenings, motor vehicle records, and other great services!



CARRIER:

Empty box for carrier information

Truckers Package Product Application

YOU CAN OBTAIN A QUOTE BY PROVIDING THE INFORMATION IN SECTION I - INSTANT QUOTE BELOW, SUBJECT TO THE REMAINDER PROVIDED PRIOR TO BINDING.

I. INSTANT QUOTE INFORMATION

Instant Quote is only available for accounts with no losses in the past three years. If there is loss history, please complete the entire application.

Applicant's name: _____
Location address: _____ Same as mailing address
City: _____ State: _____ Zip code: _____

Description of operations:

How many years has the applicant been at the current location? _____

Liability Section

Limit: \$100,000/\$200,000 \$300,000/\$300,000 \$300,000/\$600,000 \$500,000/\$500,000
 \$500,000/\$1,000,000 \$1,000,000/\$1,000,000 \$1,000,000/\$2,000,000 \$1,000,000/\$3,000,000

Total number of units (include owner operators as well as owned units): _____

No appliance delivery or installation (Business to Business transport to a warehouse or to a retail store for sale is acceptable) True False

Applicant is not a residential or commercial mover (including piano moving or other specialty moving) True False

Do you want blanket additional insured coverage? Yes No

Do you want a blanket waiver of recovery? Yes No

Property Section

Construction: Frame Joisted masonry Noncombustible Masonry noncombustible
 Modified fire-resistive Fire-resistive Other _____

Protection class: _____

Requested cause of loss: Basic Special

Requested valuation: Replacement cost Actual cash value

Deductible: \$1,000 \$2,500 \$5,000

Coinurance: 80% 90% 100%

Business personal property limit \$

Business income and extra expense limit \$

Operations (check all that apply):

General storage warehouse (no goods of others)

Vehicle repair on premises (no vehicles of others)

Office

Other _____

Building Owner Questions

Building limit \$ _____

What year was the building constructed? _____

What is the square footage of the entire structure? _____ sq. ft.

Is any portion of the building leased to commercial tenants? Yes No

If "Yes," applicable sq. ft. _____

Does the applicant lease any apartments at this location? Yes No

If "Yes," number of units _____ applicable sq. ft. _____

Additional Interests (AI = Additional Insured, LP = Loss Payee, M = Mortgagee)

Name	Relationship/Interest	Address	City, State, Zip	AI	LP	M
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

II. LOSS INFORMATION FOR THE PAST THREE YEARS

Liability Coverages

None, or provide detail below.

Year	Status	Incurred	Description
_____	Open/Closed	\$ _____	_____
_____	Open/Closed	\$ _____	_____
_____	Open/Closed	\$ _____	_____

Property Coverages

None, or provide detail below.

Year	Status	Incurred	Description
_____	Open/Closed	\$ _____	_____
_____	Open/Closed	\$ _____	_____
_____	Open/Closed	\$ _____	_____

III. ADDITIONAL PROPERTY INFORMATION

If you own the building and it is more than 10 years old, please complete the following:

Age of roof _____ yrs. Plumbing updated _____ yrs. Electrical updated _____ yrs. Heating updated _____ yrs.

Roof type: Flat Wood shake Shingle Metal Tile Slate Other _____

Plumbing type: PVC Copper Lead Galvanized Other _____

What type of burglar alarm is on the premises? Central station Local None

IV. ELIGIBILITY CRITERIA

- 1. No past, pending or planned bankruptcy or judgement for unpaid taxes against the named insured or any officer, partner, member or owner of the applicant individually within the past five years True False
 - 2. Coverage has not been cancelled or non-renewed in the last three years (not applicable in MO) True False
- If "False," explain: _____

General Liability

- 1. Applicant does not haul mix-in-transit, hot mix, bulk sealant or bulk dry cement True False
- 2. Applicant does not own any pit, mine or quarry True False
- 3. Applicant does not haul garbage, debris or refuse to a dump True False
- 4. Applicant will not haul oversized loads True False
- 5. No hauling of hazardous materials or no permits/authority to haul hazardous material including but not limited to the bulk hauling of petroleum based products, chemicals, explosives, medical or laboratory waste, acids, alkalines or compressed gases True False
- 6. No ice or snow treatment/removal services provided True False
- 7. No locations or loading, unloading or transfer of goods in Alaska , Louisiana or West Virginia True False
- 8. No operations involving the warehousing of goods of others True False
- 9. No rental, leasing or loaning of vehicles or equipment to others True False
- 10. No repair or servicing of vehicles or equipment of others True False
- 11. No rigging operations True False
- 12. No towing operations including flatbed towing operation (vehicle transport trucks that deliver vehicles to a dealer or auction would be eligible) True False
- 13. No use of unlicensed vehicles or mobile equipment (including attached machinery) True False

Property

- 1. All flammables stored in a fire resistive cabinet True False
- 2. All gas pumps are protected by a vehicle or barrier stop True False
- 3. For any building built prior to 1978, 100% of the electric wiring is on functioning and operating circuit breakers N/A True False
- 4. For any building built prior to 1978, there is no aluminum wiring or knob and tube wiring N/A True False
- 5. Functioning and operational fire extinguishers available True False
- 6. Functioning and operational smoke and/or heat detectors in all units and/or occupancies True False
- 7. No smoking allowed in an automobile or gas pump area True False
- 8. No tax liens or back taxes owed on property True False

V. ADDITIONAL APPLICANT INFORMATION

Form of business: Individual Corporation Partnership LLC Other _____

What year did the business start? _____

Applicant's mailing address: _____ (if different than the location address above)

City: _____ State: _____ Zip code: _____

E-mail address of primary contact: _____ Phone: _____

Inspection contact name: _____ Telephone/E-mail address: _____

Audit contact name: _____ Telephone/E-mail address: _____

FRAUD STATEMENTS

Alabama, Arkansas, District of Columbia, New Mexico, Rhode Island and West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

California: For your protection California law requires the following to appear on this application. Fraud Statement: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado Fraud Statement: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

Florida Fraud Statement: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kansas Fraud Statement: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto may be guilty of a crime and may be subject to fines and confinement in prison.

Maine Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits

Maryland Fraud Statement: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey Fraud Statement: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Ohio Fraud Statement: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma Fraud Statement: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon Fraud Statement: Notice to Oregon applicants: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

Kentucky and Pennsylvania Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Tennessee, Virginia and Washington Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Fraud Statement (All Other States): Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

STATE NOTICES

Arizona Notice: Misrepresentations, omissions, concealment of facts and incorrect statements shall prevent recovery under the policy only if the misrepresentations, omissions, concealment of facts or incorrect statements are; fraudulent or material either to the acceptance of the risk, or to the hazard assumed by the insurer or the insurer in good faith would either not have issued the policy, or would not have issued a policy in as large an amount, or would not have provided coverage with respect to the hazard resulting in the loss, if the true facts had been made known to the insurer as required either by the application for the policy or otherwise.

Florida Surplus Lines Notice: (Applies only if policy is non-admitted) You are agreeing to place coverage in the surplus lines market. Superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

Florida and Illinois Punitive Damage Notice: I understand that there is no coverage for punitive damages assessed directly against an insured under Florida and Illinois law. However, I also understand that punitive damages that are not assessed directly against an insured, also known as "vicariously assessed punitive damages", are insurable under Florida and Illinois law. Therefore, if any Policy is issued to the Applicant as a result of this Application and such Policy provides coverage for punitive damages, I understand and acknowledge that the coverage for Claims brought in the State of Florida and Illinois is limited to "vicariously assessed punitive damages" and that there is no coverage for directly assessed punitive damages.

Maine Notice: The insurer is not permitted to withdraw any binder once issued, but a prospective notice of cancellation may be sent and coverage denied for fraud or material misrepresentation in obtaining coverage. A policy may not be unilaterally rescinded or voided.

New York Disclosure Notice: This policy is written on a claims made basis and shall provide no coverage for claims arising out of incidents, occurrences or alleged Wrongful Acts or Wrongful Employment Acts that took place prior to retroactive date, if any, stated on the declarations. This policy shall cover only those claims made against an insured while the policy remains in effect for incidents reported during the Policy Period or any subsequent renewal of this Policy or any extended reporting period and all coverage under the policy ceases upon termination of the policy except for the automatic extended reporting period coverage unless the insured purchases additional extended reporting period coverage. The policy includes an automatic 60 day extended claims reporting period following the termination of this policy. The Insured may purchase for an additional premium an additional extended reporting period of 12 months, 24 months or 36 months following the termination of this policy. Potential coverage gaps may arise upon the expiration for this extended reporting period. During the first several years of a claims made relationship, claims-made rates are comparatively lower than occurrence rates. The insured can expect substantial annual premium increases independent overall rate increases until the claims-made relationship has matured.

Ohio Representation Statement: By acceptance of this policy, the Insured agrees the statements in the application (new or renewal) submitted to the company are true and correct. It is understood and agreed that, to the extent permitted by law, the Company reserves the right to rescind this policy, or any coverage provided herein, for material misrepresentations made by the Insured. It is understood and agreed that the statements made in the insurance applications are incorporated into, and shall form part of, this policy. THE INSURED UNDERSTANDS AND AGREES THAT ANY MATERIAL MISREPRESENTATION OR OMISSION ON THIS APPLICATION WILL ACT TO RENDER ANY CONTRACT OF INSURANCE NULL AND WITHOUT EFFECT OR PROVIDE THE COMPANY THE RIGHT TO RESCIND IT.

Utah Punitive Damages Notice: I understand that Punitive Damages are not insurable in the state of Utah. There will be no coverage afforded for Punitive Damages for any Claim brought in the State of Utah. Any coverage for Punitive Damages will only apply if a Claim is filed in a state which allows punitive or exemplary damages to be insurable. This may apply if a Claim is brought in another state by a subsidiary or additional location(s) of the Named Insured, outside the state of Utah, for which coverage is sought under the same policy

Missouri and Rhode Island Disclosure Notice: I understand and acknowledge that if a \$100,000 or \$250,000 Limit of Liability is chosen or if the Insured Organization has more than 200 employees, that Defense Costs are a part of the Limit of Liability. This means that Defense Costs will reduce my limits of insurance and may exhaust them completely and should that occur, I shall be liable for any further legal Defense Costs and Damages. Defense Costs are as defined in Section III. I also understand that the Limit of Liability for the Extended Reporting Period, if applicable, shall be a part of and not in addition to the limit specified in the Policy Declarations.

Virginia Notice: This Policy is written on a claims-made basis. Please read the policy carefully to understand your coverage. You have an option to purchase a separate limit of liability for the extended reporting period. If you do not elect this option, the limit of liability for the extended reporting period shall be part of the and not in addition to limit specified in the declarations. If you have any questions regarding the cost of an extended reporting period, please contact your insurance company or your insurance agent. Statements in the application shall be deemed the insured's representations. A statement made in the application or in any affidavit made before or after a loss under the policy will not be deemed material or invalidate coverage unless it is clearly proven that such statement was material to the risk when assumed and was untrue.

If your state requires that we have information regarding your Authorized Retail Agent or Broker, please provide below

Retail agency name: _____ License #: _____

Agent's signature: _____ Main agency phone number: _____

(Required in New Hampshire)

Agency mailing address: _____

City: _____ State: _____ Zip: _____

The signer of this Application acknowledges and understands that the information provided herein is material to the Company's acceptance of the risk and issuance of the requested policy. The signer of this Application represents that the information provided herein is true and correct in all matters. Any changes in the information represented in this Application occurring prior to the effective date of a policy shall be promptly reported to the Company in which case, the Company has the right to modify or withdraw any quote or binder issued based on such changes. The Company has the right but not the obligation to investigate any representation(s) in this Application. A decision by the Company not to investigate shall not estop the Company from relying on this Application in issuing a policy. It is agreed that this Application and any material submitted therewith, including but not limited to any supplemental Application(s), shall be the basis of any policy that is issued.

New York Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Applicant's signature: _____ Title: _____

President, Chairperson of the Board, Managing Member, or Executive Director

Date: _____



Privacy Notice At Collection

We may need to collect certain personal information to provide you with our services and products. For information on how we store, use and protect personal information, please see our Privacy Policy accessible on our website, <https://www.usli.com/privacy-policy/>.