



## Protection that Helps Carry the Load Coverage Designed Outside the Box

Our Motor Truck Cargo (MTC) policies are designed to protect against losses to cargo and shipments of third party carriers as well as companies transporting their own goods. Our MTC Legal Liability provides coverage to the extent of the insured's legal responsibility for property being shipped and for the amount of liability for a loss.

The policies are designed to protect the interests of the three main types of carriers and can be customized to fit the needs of your business. The three types of carriers we regularly cover are:

- **Contract:** Freight carriers that do not serve the general public but rather furnish transportation for shippers with which they have contracts.
- **Common:** These companies are airlines, railroads, or trucking companies that furnish transportation to any member of the public seeking their services. An example is a UPS or FedEx type of operation.
- **Private:** Companies that have a truck or fleet that hauls their own goods. Loss or damage to these goods is a property exposure, since they haul their own goods, and not a liability exposure.

The following are examples of coverage typically found under our Motor Truck Cargo forms. Limits can be customized, increased or decreased to meet an individual insured's needs.

- Terminal Location - limit varies based on the needs of the insured
- Loading and Unloading
- Debris Removal - 25% of the value of the loss plus additional \$10,000 if necessary
- Freight Charges - \$2,500
- Newly Acquired Terminals - \$50,000
- Pollutant Clean-up and Removal - \$10,000

Note: These coverages are a representation of those available at the time of printing. Consult your agent for those coverages best suited to your business needs.



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