



Non-Trucking Liability for Truckers

Overview

Non-trucking liability provides liability coverage to an insured who is operating a truck-tractor while not under dispatch. Non-trucking liability must be written in conjunction with auto physical damage.

STANDARD FEATURES

- Third-party bodily injury and property damage coverage
- Uninsured/underinsured bodily injury
- Uninsured property damage
- Medical payments up to \$5,000
- Personal injury protection (where available per state)

OPTIONAL FEATURES

- Waiver of subrogation
- 30-day NOC

TARGET RISKS

- At least three years in business under the same operating authority
- One to 10 power units (up to five has binding authority)
- All drivers are at least 23 years old with a CDL for at least 24 months
- Power units under 20 years old
- All states except Alaska, Hawaii, and Massachusetts

PROHIBITED CLASSES

- Chemicals
- Coal/Coke
- Driveaway/Towing
- Garbage/Waste/Refuse
- Hazardous Materials
- Household Goods
- Liquids/Gases
- Logs
- Mobile Homes
- Passengers
- Water (in a tank)

MAXIMUM SINGLE VEHICLE VALUE

- \$1 million CSL

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