



# INNOVATIVE INSURANCE SOLUTIONS, INC.

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## INLAND MARINE – MOTOR TRUCK CARGO PROGRAM OVERVIEW

- This program is intended for Motor Truck Cargo Carriers (common or contract) that require legal liability coverage of goods hauled for others.
- This program provides coverage only for Scheduled Vehicles. All trucks and truck tractors must be listed on the Commercial Motor Truck Cargo Carriers Coverage Part Declarations form CIM 1503. Any trailer or semi-trailer attached to the scheduled truck or truck tractor is considered a “covered vehicle”.

### COVERAGE OPTIONS

- Risks of Direct Physical Damage (All Risk)
- Named Covered Causes of Loss (Named Perils)
- Theft Exclusion

### Maximum Limits

- Any Covered Vehicle – Per Schedule on Page 3
- Maximum Limit of Insurance of Any One Loss - **CANNOT** be more than double the Maximum Limit of Insurance of Any Covered Vehicle.
- Debris Removal - \$5,000
- Earned Freight - \$2,500

Deductible: Minimum is \$1,000 but can also choose \$2,500.

All PUC Filings (Certificate of Insurance) will be done by Century upon policy issuance, cancellation, and nonrenewal.

### REQUIREMENTS

**Additional Underwriting Information.** Quote is “Subject to” the following and must received within 30 days of binding.

- Commodities being hauled (detailed description)
- Schedule of all power units (including Year, Make, Model, and complete VIN number)
- Gross receipts
- Radius of operations
- Current favorable financial information
- Current Drivers List (including excluded drivers) with current MVR’s that are dated no more than ninety (90) days **PRIOR** to the account’s coverage effective date.

### Documentation:

- Signed and completed ACORD Application (Applicant Information Section and Transportation/Motor Truck Cargo Section) or their equivalent.
- Complete the Transportation Filing Request form CGA 7008 if applicable.
- 3 - 5 years of Loss Runs
- Any additional documentation pertaining to the underwriting or pricing of the account.

All new and replacement drivers must be reported **immediately**.

### PROHIBITED

Any of the following **Commodities or Services**:

- Alcoholic Beverages (including Beer & Wine)
- Animals (Racing and Show Animals)
- Automobiles
- Butane, Propane and Liquefied Petroleum Gas (LPG)
- Chemicals with dangerous properties such as chlorine
- Fine Arts
- Firearms and Ammunitions
- Furs
- Gas, Oil, and Petroleum Products
- Gold or other Precious Metals



- gas including gas transported under pressure
- Containerized Freight
- Contraband or property in the course of illegal transportation or trade
- Copper and Copper Products
- Courier and Mail Services
- Dynamite
- Explosives

- Hazardous Waste
- Household Goods Movers (if over 150 miles radius)
- Money, Currency, Bullion, Precious and Semiprecious Stones, Jewelry, Watches, or other similar valuables
- Narcotics
- Processed Tobacco
- Wrecker Service

**Any risk with the following types of Operation/Exposure:**

- Driver less than 23 years old.
- Property carried gratuitously or as an accommodation
- Property owned by the insured.
- Property while waterborne
- Property of others when the insured's relationship to the owner of the property is that of a warehouseman.
- Rigging exposure

**Any risk requesting at least one of the following Optional Coverages or Provisions:**

- Motor Truck Cargo Owners Coverage Form (for carriers who carry their own goods)
- Risks requesting Additional Insured(s)
- Named and Unnamed Terminal coverage

Coverage **CANNOT** be bound for new business or increase existing values within seventy-two (72) hours of any storm predicted and/or named by the National Weather Service; or per the bulletins with instructions sent out by Century.

**Any risk in Rhode Island or West Virginia.**

**MINIMUM PREMIUMS**

**Per Power Unit: \$800**  
**Policy Minimum: \$800**

**MOTOR VEHICLE REPORT CRITERIA**

Each driver must have a Commercial Drivers License (CDL).

**Any risk with a driver that falls into any one of the following categories must be referred to the carrier for review and acceptance:**

- Driving without a proper CDL (Commercial Drivers License)
- Two (2) at fault accidents in the last 3 years. An accident will be considered "at fault" unless a police report can be provided showing that the driver was not "at fault."
- Three (3) Minor violations in the **last year (12 months)**.
- Any other conditions based upon sound underwriting judgment.
- Driver with a CDL for less than two (2) years.
- Any Major violation defined below received within the last 3 years.
- Five (5) Minor violations in the last 3 years.

**Major Violations** include but are not limited to only the following:

- Driving while under the influence of drugs or alcohol (DUI, DWI, OMVI, OUI, OVI, OWI)
- Refusing to take a Substance Test (Alcohol and Drugs)
- Manslaughter or negligent homicide
- Leaving the scene of an accident (Hit and Run)
- Maximum gross weight for vehicle and trailers is exceeded
- License that has been Suspended or Revocated (rejected, cancelled, or revoked)
- Possession of a controlled substance
- Any felony involving a motor vehicle
- Fleeing or Eluding a Police Officer
- Reckless driving, drag racing, or speed contests
- Vehicle condition deemed unsafe by motor truck authority

**Minor violations** fall into any moving and non-moving violation of the motor vehicle code other than the above.



## COMMODITIES BY LIMIT

### MAXIMUM LIMIT \$ 50,000

- Eggs

### MAXIMUM LIMIT \$ 75,000

- Frozen Food (Not Seafood)
- Meat – Swinging
- Produce

### MAXIMUM LIMIT \$ 100,000

- Appliances
- Automobile Parts (Requires Attended Truck – Alarmed Vehicle Endorsement CIM 1561)
- Beverages (Non-Alcoholic)
- Bicycles
- Building Materials (Including Hardware)
- Cables, Pipe & Wire
- Cameras, Film & Supplies
- Canned Goods
- Ceramic Goods
- Coal
- Cosmetics & Perfume
- Dairy Products
- Dishes
- Electrical Supplies & Fixtures
- Food Products – Nonperishable
- Furniture
- Glassware
- Grain, Hay & Feed
- Hardware – Power Tools
- Household Good Movers – Local (150 Miles Or Less)
- Lumber (Finished & Unfinished)
- Machinery – Heavy (On Flatbeds Or Lowboys)
- Machinery – Noc
- Musical Instruments
- Optical Goods
- Oriental Rugs
- Paint
- Paper & Paper Goods
- Perishables – Noc
- Plastic Products
- Plumbing Supplies
- Power Tools
- Rugs & Carpets (Other Than Oriental)
- Sand, Gravel, Dirt, Stone, Cement
- Shoes
- Sporting Goods
- Sporting Goods Apparel – Team Branded
- Steel (Incl Other Metals)
- Textiles
- Tires
- Toys
- Wearing Apparel – Designer (Requires Unattended Truck – Alarm Vehicle Endorsement CIM 1561)
- Wearing Apparel – Noc
- Wood Chips / Sawdust

### Limit and Acceptability Determined By Carrier

- Animals (Not Racing Or Show)
- Boats
- Chemicals – Boxed Or Barrels
- Chemicals – Bulk Liquid
- Collectibles
- Computers & Computer Parts
- Cotton
- Electronics
- Fertilizer
- Leather Goods
- Mobile Homes
- Pharmaceuticals
- Poultry – Live
- Seafood
- Steel (Rolled Steel/Steel Wire)
- Televisions, Radios & Stereos (Requires Unattended Truck – Alarmed Vehicle Endorsement CIM 1561)
- Tobacco – Leaf
- Video Equipment & Tapes (Requires Unattended Truck – Alarm Vehicle Endorsement CIM 1561)