

Lex Transport Plus®



Motor Truck Cargo Insurance with Optional Employee Theft Insurance

Lexington Insurance provides broad Motor Truck Cargo Insurance with numerous enhancements for truckers hauling commodities of various types. Among the most valuable enhancements is the Employee Theft endorsement, which extends coverage to respond when cargo is stolen by an employee, including owner operators. This unique coverage gives truckers essential financial protection and enables them to efficiently accommodate shipper requirements by providing evidence of hard-to-find employee theft insurance.

Lexington Insurance, has been a leading writer of transportation coverages for nearly 30 years. It has a proven record of delivering creative, timely solutions for most transportation risks.

Coverage Highlights

Geared for a range of sizes of motor carriers, Lexington's Motor Truck Cargo Insurance covers the legal obligations of both common and contract carriers, without requiring the scheduling of individual vehicles or operators. Coverage defines transit to include cargo in possession of connecting carriers while at the insured's risk, including while cargo is being loaded and unloaded. The policy also covers debris removal, pollution cleanup, and unearned freight charges. In addition:

- Coverage extends up to 30 days at consolidation/deconsolidation terminals while cargo is in transit and at the insured's risk.
- Pollution cleanup expenses incurred when cargo is damaged by covered losses are included.¹
- A preservation of property provision covers expenses to move cargo² from a location subject to imminent loss and covers cargo for up to 30 days at the safe location.³
- Debris removal expenses for cargo damaged by a covered loss are included.⁴
- Duty to defend provisions in addition to policy limits, extend to claims alleging damage to cargo.

- Unearned freight charges owed to the carrier but uncollectible due to an insured loss are covered.⁵
- Mechanical breakdown coverage is available for losses caused by the breakdown of refrigeration or heating units on a cargo vehicle.
- Flexible adjustment terms, including gross receipts or mileage as the premium base, are available.
- Federal and state⁶ electronic cargo filings are available to support prompt, accurate reporting filings.
- Coverage territory includes the United States and Canada.

Claims are handled by transportation claims specialists, and tailored risk management services are available to support the loss prevention efforts of insureds.

Motor carriers can also enhance their motor cargo policy with coverage for contract penalty, expediting expenses, moving equipment, on-board and off board electronics, on-board expendable supplies, transportation broker's contingent cargo trailer interchange, riggers legal liability, and reward expenses for costs leading to the successful return of stolen property.

¹ \$10,000 included per policy period, as an additional amount of insurance, with optional higher limits available.

² Up to \$10,000 in moving expenses automatically included.

³ Subject to policy limits.

⁴ \$5,000 per occurrence, as an additional amount of insurance, is included with higher optional limits available.

⁵ Up to \$5,000 per occurrence, as an additional amount of insurance is included, with optional higher limits available.

⁶ Where state filings are required and electronic filings are available.

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Groundbreaking Employee Theft Coverage

Employee Theft coverage, available with Lexington's Motor Truck Cargo Insurance, enables truckers to effectively secure vital insurance for their business—and gain a competitive advantage. Coverage responds when cargo is stolen by an insured's employee or owner operators contracted by the insured. Limits can be equal to the policy limit per vehicle or tailored to a specific shippers' requirements.

Motor Truck Cargo Insurance can be purchased standalone or combined in one policy with Lexington's Vehicle Physical Damage coverage and other coverages from the Lex Transport Plus product suite. A variety of deductible choices are available, including annual aggregate deductible caps and combined occurrence deductibles applied to both Motor Truck Cargo and Vehicle Physical Damage coverages.

Motor Truck Cargo Insurance is part of Lex Transport Plus, a suite of insurance coverages and risk management services designed by transportation risk experts to efficiently and effectively address the exposures encountered by those in the supply chain, including those involved with transportation, logistics, brokering, shipping, manufacturing, warehousing, and retailing. Along with Motor Truck Cargo Insurance, available coverages include Vehicle Physical Damage Insurance; Building, Personal Property, Equipment Breakdown, Business Interruption Insurance, and Warehouse Legal Liability Insurance. Motor Truck Cargo, Vehicle Physical Damage, Terrorism, and other coverages can be combined in a single policy.¹

¹ Except in Delaware.

Contact

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LEXINGTON INSURANCE
CHARTIS 

Lexington Insurance Company (Lexington Insurance), a Chartis Company, is America's leading surplus lines insurer. Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at <http://www.chartisinsurance.com>. All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.