

Transportation Solutions



Primary Casualty

Transportation

Primary casualty programs designed for a full spectrum of transportation risks, including trucking, public and private livery, inland transportation companies, vehicle rental and leasing, and major airline carriers.

- Minimum fleet size of 250 power units
- General Liability and Auto Liability with a combined single limit of up to \$5 million
- Workers' Compensation
- Alternative Collateral options include collateral trusts, funds withheld and rent-a-captives, in addition to traditional letters of credit or cash collateral
- Flexible program structures include guaranteed cost, deductible, excess of SIR/QSI, retrospective plans, swing plans, fronts, captives and risk retention/risk purchasing groups

Middle Market Trucking

Underwriting units dedicated exclusively to the unique needs of the trucking industry, providing primary casualty programs for fleet sizes up to 250 power units in a wide variety of trucking classes.

- Auto Liability (Auto Physical Damage and General Liability available in conjunction)
- Workers' Compensation
- Guaranteed Cost & Small Deductible options
- eTruck, a complete, web-based quote and order system for small fleets of 1-9 units

Truck Broker Liability

A hybrid policy that addresses the primary liability exposures of truck brokers who engage third-party motor carriers.

Railroad Liability

Expansive, highly customized railroad liability protection that includes bodily injury and/or property damage, Federal Employers Liability Act (FELA), foreign rolling stock and bill of lading coverages.

- Up to \$25 million capacity
- Coverage can also extend to pollution incidents or evacuation expenses

Commercial Umbrella & Excess Casualty

LexExpress®

A fully automated, web-based excess auto liability product for small to mid-sized trucking fleets up to 50 power units.

- Up to \$4 million in limits excess of \$1 million primary limits available
- Follow-form General Liability available

Excess Liability Insurance for Motor Vehicle Operators

Excess liability coverage that can be customized for a large range of motor vehicle operations, including local, intermediate, and long-haul trucking operations; household goods carriers; a range of busing enterprises; and other commercial and specialty vehicles.

- Fleets of 50 power units or more; hazardous material carriers less than 50 units considered
- Up to \$25 million capacity
- Coverage availability starting in excess of \$1 million in primary limits
- Additional coverages available to address specialized vehicular liability exposures and terrorism liability

UmbrellaPrime®

A lead commercial umbrella solution with top-rated, worldwide coverage and industry-leading capacity, helping to eliminate gaps and inconsistencies between layers of coverage.

- Up to \$25 million net capacity
- \$5 million attachment

CrisisResponse®

A crisis management enhancement built-in to commercial umbrella policies to provide policyholders with instant claims support and first-dollar coverage outside of policy limits to help manage a crisis event.

- Up to \$250,000 for immediate crisis management expenses
- An additional \$50,000 toward the fees of an approved public relations or crisis management firm

Cat Excess Liability

Follow-form (both admitted and non-admitted) excess liability coverage available.

- Up to \$150 million capacity
- \$50 million minimum attachment

CrisisResponse® XS

A crisis management enhancement provided to insureds whenever the lead umbrella policy from a Chartis insurer provides CrisisResponse coverage.

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Property

Lex Transport Plus[®]

A suite of property products for motor carriers that includes Motor Truck Cargo, Vehicle Physical Damage and a variety of optional enhancements to address key industry exposures, such as building personal property and business interruption. The following products are available together or on a standalone basis.

Motor Truck Cargo

Provides coverage for the legal obligations of both common and contract carriers, including specialized carriers, without requiring the scheduling of individual vehicles or operators. Coverage can be tailored for motor carriers hauling a range of commodities.

- Employee Theft Endorsement protects truckers when cargo is stolen by an insured's employee or owner operators contracted by the insured
- Other optional coverage endorsements address contract penalties, expediting expenses, moving equipment, on- and off-board electronics, on-board expendable supplies, contingent cargo and reward expenses for costs leading to the successful return of stolen property

Vehicle Physical Damage

Designed to meet the needs of scheduled owned vehicles of most types of over-the-road vehicles, including buses; police, fire and rescue vehicles; cherry pickers; ready-mix units and dump trucks.

- A wide range of available coverage options include specified perils and collision, and extended coverage for temporary transportation rental expenses and replacement vehicle physical damage
- Optional additional limits are available for towing, storage and debris removal expenses

Warehouse Legal Liability

Optional coverage that provides flexible protection for warehousing and third party logistics operations, addressing legal liability that may arise from the loss of property in the insured's custody.

Terminal Property Coverage

All Risk property coverage with optional flood and earthquake coverage for terminals and related structures.

Environmental

Supplemental Environmental Automobile Liability[®] (SEAL[®])

Occurrence-based policy that covers pollution risks that most auto or trucking policies exclude, including bodily injury, property damage and clean-up costs caused by a release of hazardous or non-hazardous materials in transit.

- Up to \$50 million capacity
- Insures pollution releases arising from exposures such as the collision, upset or overturn of a covered vehicle; the loading or unloading of a covered vehicle; or failure of the cargo containment structure in transit

Pollution Legal Liability Select[®] (PLL Select[®])

A flexible, menu-driven policy that can cover bodily injury, property damage and clean-up costs from a wide range of pollution exposures at facilities owned or operated by the insured. There is also a dedicated coverage section for transportation exposures.

- Up to \$50 million capacity
- This coverage may extend to pollution releases from various conveyances, such as autos, rail and marine

Accident & Health

Truckers Occupational Accident Insurance

On-the-job accident coverage customized for motor carriers, owner operators and contract drivers. Coverage pays benefits for accidental death or dismemberment, accident-related medical expenses and temporary or continuous total disability.

- Increased Accident Medical Expense Benefit of up to \$2 million
- Up to \$300,000 in Accidental Death & Dismemberment
- Motor carriers can increase coverage to include non-job-related accidents, felonious assault, paralysis, seat belt use, air bag equipped vehicle, severe burns and passenger accidents

NOTE: Truckers Occupational Accident Insurance is not Workers' Compensation and is not a substitute for Workers' Compensation Coverage.

Truckers Assist[®]

Available with Truckers Occupational Accident Insurance and provides access to a wide range of emergency and specialized transportation services, such as locating gas stations and the best fuel prices, traffic information and alternative routes, truck towing referrals and local accommodations.

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Chartis is a world leading property-casualty and general insurance organization serving more than 45 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

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