

Motor Truck Cargo Coverage

Insurance that can help you on the road to profitability

Shippers and motor carriers face a myriad of potential loss events when their people and equipment take to the road. You're moving valuable goods that can be damaged or lost due to crashes, thefts, hijackings, while loading and unloading, or while held at terminals or en route to final destinations. Depending on the types of cargo you carry, the stakes can be high.



Motor Truck Cargo insurance provides coverage against the risks of direct physical loss to covered property while in transit and loading or unloading. It covers property while at a terminal or dock awaiting final distribution. And it can be customized with coverage extensions that help pay for physical loss caused by spoilage or temperature changes due to the breakdown of refrigeration or heating equipment, whether in a terminal or on a truck.

Zurich – One of the world leaders in Marine insurance

Zurich North America is part of the Zurich Insurance Group (Zurich), a leading multi-line insurance provider with a global network of subsidiaries and offices in Europe, North America, Latin America, Asia Pacific and the Middle East, as well as other markets. As one of the world's largest and one of the leading Marine insurance providers, Zurich understands the risks facing carriers in a challenging business environment. Zurich was founded to write Marine insurance in 1872, and we've been in the business continuously for more than 145 years. We have a global network of dedicated Marine specialists around the world. Our experienced Marine underwriters, Risk Engineers and Claims specialists provide services that help customers maintain better control over their cost of risk. And everything we do is backed by the professional experience and customer commitment that have defined Zurich's approach to Marine solutions since the beginning.

Motor Truck Cargo coverage features

Motor Truck Cargo Legal Liability forms provide broad, flexible coverage to motor carriers and truckers for their interest in the property of others while in transit. The coverage form includes:

- Coverage for up to 72 hours after arrival at destination
- Coverage at terminals when terminal coverage is provided
- Coverage for newly acquired terminals when terminal coverage is provided
- Defense costs and expenses are included
- Debris removal
- Expediting expenses
- Uncollectible freight charges
- Moving equipment
- On-board and off-board electronics
- On-board expendable supplies
- Pollutant cleanup and removal
- Rewards
- Contractual penalties

Optional coverages available at additional costs include:

- Trailer Interchange
- Refrigeration Breakdown
- Contingent Cargo Legal Liability Coverage
- Mobile Equipment
- Personal Property Coverage

Target customers

Motor Truck Cargo insurance solutions can be tailored to a wide range of customers and transit needs, including:

- Common carriers
- Contract carriers
- Private carriers
- Backhauling goods of others
- Minimum premium of \$25,000 (requirement may be waived for Zurich customers with other lines of insurance)

Risk Engineering and Claims services

Motor Truck Cargo solutions can be delivered with the additional services of specialized Marine Risk Engineers who use their experience to help you reduce losses. They have targeted insights, risk assessments and employee safety training that can help you improve your loss picture.

Our more than 3,200 Claims professionals in North America, who are part of a team of 9,600 professionals in 32 countries around the globe, understand the often complex claims issues associated with Motor Truck Cargo insurance. They stand ready to provide you with dedicated, customer-focused attention to help settle your claim and help reduce the impact on your risk management program.

A global portfolio of Zurich Solutions

Motor Truck Cargo insurance is part of a portfolio of risk management products and services designed to help meet virtually every property and casualty insurance need today's organizations may have. Whether you need a monoline policy for an individual exposures or a complex, multi-line program spanning the globe, Zurich can help. And customers for various types of Marine insurance – including Inland Marine, Ocean Marine Cargo and Commercial Hull – can depend on Zurich for a wide portfolio of the solutions they need.

Our services are delivered by a multinational team of approximately 54,000 insurance professionals via a global network reaching more than 215 countries and territories.

We offer specialized knowledge in many key industry segments, including energy, technology, construction, transportation, manufacturing and more.

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