



Motor Truck Cargo (Carriers Liability)

From the Property and Inland Marine Division

Who is eligible?

Motor carriers who have accepted property of others for transportation, under a contract or a tariff & bill of lading are eligible. Legal liability coverage for cargo loss can be provided for a flat annual premium or on a reporting basis

Separately, we can provide coverage for Transportation Brokers Liability or Freight Forwarders Liability (including contingent cargo liability coverage).

Why do I need Carriers Liability for Cargo coverage?

- To protect you against financial loss, if you are liable for a cargo loss;
- To obtain filings to satisfy U.S. Dept. of Transportation and/or state regulator requirements;
- To reassure your customers that you have proper insurance.

What are the advantages?

- Satisfy customers (and regulators) that you are insured by a strong insurance company with 130 years experience and a specialized claims operation (with a 24 hour claims hotline).
- Get financial protection against cargo loss that could cost you your business.
- Your operation can be protected against other financial losses.

For example:

Great American's Motor Truck Cargo Liability Coverage Form automatically includes:

- Reloading expense up to \$5,000, when your vehicle is in an accident;
- Earned Freight up to \$2,500 that's uncollectible due to the loss
- The cost of removal of debris of covered cargo up to \$5,000;

For additional premium, you can insure your liability for:

- Spoilage and Freezing losses;
- Non-owned Container and Trailer Interchange losses;
- Livestock downgrading losses

And, also, insure against direct physical loss to Cargo that you own.

Coverages are summarized and subject to meeting underwriting guidelines and to the terms, conditions and exclusions printed on the policy. The insurance coverages described above may be underwritten by Great American Insurance Company, Great American Assurance Company, Great American Alliance Insurance Company, or Great American Insurance Company of New York. Licensing authority varies by state.

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