

# AUTO PHYSICAL DAMAGE & MOTOR TRUCK CARGO INSURANCE SMALL TRUCKING OPERATIONS



## PROGRAM HIGHLIGHTS

- Auto Physical Damage and Motor Truck Cargo
- Available in 48 states except AK, HI
- Available on a Package or Monoline Basis
- \$1,500 Minimum Premium



## ACCEPTABLE RISKS

- Auto Physical Damage TIV up to \$1,000,000 and individual units up to \$200,000
- Motor Truck Cargo Limits up to \$250,000 and Schedules up to 15 Units
- New Ventures
- Physical Damage for Sand, Dirt, Gravel haulers and Dump Truck Operations
- Towing and Storage Limits up to \$25,000
- Trailer Interchange Coverage
- Motor Truck Cargo Coverage for certain Refrigerated Commodities

## INELIGIBLE RISKS

- Vehicles older than 20 years
- Drivers not meeting Company Guidelines\*
- Auto Physical Damage for Buses, Taxis, Livery operations, Heavy Equipment, Tow Trucks, Private Passenger Autos \*\*
- Motor Truck Cargo commodities including Boats, Autos, Mobile Homes, Fine Arts, Flowers, Pharmaceuticals, Fresh Seafood, Tobacco, Cellphones and other high valued Electronics\*\*\*

## IMpulse Underwriting Team

**Joseph Partenza:** [JPartenza@balanceuw.com](mailto:JPartenza@balanceuw.com)

**Michael Bamundo:** [MBamundo@balanceuw.com](mailto:MBamundo@balanceuw.com)

**Matt Stein:** [MStein@balanceuw.com](mailto:MStein@balanceuw.com)

**Sean McKinney:** [SMckinney@balanceuw.com](mailto:SMckinney@balanceuw.com)

**Send Submissions to:** [IMSubmissions@balanceuw.com](mailto:IMSubmissions@balanceuw.com)

\*Contact your underwriter for outline of Driver Guidelines

\*\*Contact your underwriter for a complete list of Excluded Operations

\*\*\*Contact your underwriter for a complete list of Excluded Commodities