

Motor Truck Cargo Legal Liability Coverage



Cargo Coverage Keeps Truckers on the Job

Shippers often require truckers to carry cargo coverage. Now, you can help your **for-hire trucking** customers meet that requirement with Progressive's new Cargo offering. It pays when your customer is responsible for damage to or loss of cargo that he or she transports on behalf of a client.

Our coverage also pays for costs to remove debris or extract pollutants caused by the debris if a load is accidentally dumped on a roadway or waterway (Removal Expenses coverage); costs related to preventing further loss to damaged cargo (Sue and Labor coverage); legal expenses in the defense or settlement of claims; and even freight charges the customer loses as a result of not delivering a load (Earned Freight coverage).

Progressive's Cargo Coverage At A Glance

Available limits:

**\$10,000, \$25,000,
\$50,000, or \$100,000**

Available deductibles:

\$500 or \$1,000

Notes:

- Policy must have BI/PD
- Does not cover cargo owned by the insured
- All vehicles must have the same limits
- Not available for fleets (10+ power units)

Why Progressive?

- **Ease of use.** You simply endorse Cargo onto a new or existing Progressive Commercial policy through our agency-dedicated Web site, ForAgentsOnly.com (FAO). *With FAO, you can quote and bind Cargo in just minutes!*
- **A competitive product.** You can offer several limit and deductible options to meet your customer's specific need, and rest assured that the coverage protects your customer in a variety of common loss situations. Progressive's Cargo coverage endorsement uses standard industry exclusions. For example, we:
 - a) **Do not** have a coinsurance penalty if the customer is underinsured,
 - b) **Do not** have an attended vehicle warranty (which excludes coverage if the customer leaves the vehicle unattended), and
 - c) **Do not** reduce limits for certain commodities, such as electronic equipment.
- **Superior claims service.** Our claims organization, which includes specially-trained commercial truck specialists, is dedicated to settling claims quickly and fairly and getting your customers back on the road and back in business.
- **It's simply a better overall experience for your customers – and you!** Our expanded truck program with broad acceptability and new coverages allows you to meet more customer needs. We provide the tools to create custom packages that maximize the number of truckers that you can target, quote, bind, service and retain.

Cargo follows recent enhancements, including:

- Expanded coverage radius from 300 miles to 500 miles for tractor-trailer combos and pickups with a fifth wheel hitch requiring liability coverage.
- Introduced Comprehensive Only coverage for seasonal businesses that do not operate year round, and store their vehicles for prolonged periods.

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See your state product guide on ForAgentsOnly.com for complete submission guidelines and program information.
Thank you for choosing to sell Progressive.

PROGRESSIVE

MOTOR TRUCK CARGO BODY TYPE ACCEPTABILITY TABLES

GROUP "A" VEHICLES

The following body types are acceptable for Cargo coverage.

VEHICLE NAME

Dump Trucks
Flatbed Trucks
Stakebody Trucks
Tank Trucks
Pump Trucks
(only if "H" use class – otherwise unacceptable)
Cement Mixer
Agricultural Hopper
Step Van
Delivery Van
Straight Trucks
Pickup w/5th wheel
(5C & 5D will also be available for Hotshots)
Pickup Trucks
Tractor
Full Size Van
Utility Trailer > 12 feet
Gooseneck Trailer
Dry Freight Trailer
Tank Trailer
Flatbed Trailer
Pole Trailer
Dump Body Trailer
Lowboy Trailer
Unidentified Trailer
Bulk Commodity Trailer
Tilt Trailer
Ragtop Trailer
Auto Hauler Trailer
Logging Trailer

GROUP "B" VEHICLES

The following body types are acceptable for Cargo coverage only if they are coupled with at least one Group "A" vehicle.

VEHICLE NAME

Catering Truck
Pickup Trucks
Mini Van
Sports Auto
Luxury Auto
Private Passenger Auto
Utility Vehicle
Horse Trailer
Utility Trailer ≤ 12 feet
Livestock Trailer
Tow Trucks
Car Carriers

GROUP "C" VEHICLES

Unacceptable for Cargo coverage. If any of the vehicles appear on the policy, we will not offer Cargo coverage regardless of other vehicles on the policy.

VEHICLE NAME

Front Loaders
Garbage Trucks
Roll-On Vehicles
Motor Home
Hearse
Refrigerated Trucks
(until Wave II when the Refer Endorsement rolls out)
Buses
Bucket Trucks/Cherry Pickers
Ice Cream Truck
Concession Trailers
Travel Trailers
Refrigerated Dry Freight Trailer
Wheelchair Vans/Buses
Limousine

MOTOR TRUCK CARGO BUSINESS TYPES/SUB-BUSINESS TYPES

BUSINESS TYPE

Dirt, Sand & Gravel
Logging & Log Transport
Trucking For-Hire/Trucking & Transportation of Goods
Agricultural Hauling
Coal Hauling
Logging & Log Transport
Machinery & Heavy Equipment
Steel Hauling (non-coiled)
Household Goods Movers
Other For-Hire Trucking Operations
Refrigerated Goods
Expeditors
Courier, Mail & Newspaper Delivery
Expeditors

ACCEPTABLE COMMODITIES LIST

FOOD & BEVERAGES

Baked Goods
Beer Wine (No Liquor)
Beverages
Canned Goods
Dairy
Eggs
Flour
Food (Frozen/Not Seafood)
Fruits
Ice Cream
Meats/Dressed Poultry
Oils (Edible)
Salt
Seafood (Fresh)
Seafood (Frozen)
Spices
Tea/Coffee
Vegetables
Other Food & Beverages

PAPER/PLASTIC/GLASS

Bottles (Plastic)
Containerized Freight
Glass Products
Metal Products
Packing Materials & Supplies
Paper and Paper Products
Plastic Products
Printed Material
Rubber Products (Not Tires)
Other Paper/Plastic/Glass

TEXTILES/ SKINS/ FURS

Cotton (Non-Ginned)
Hide & Skins
Raw Furs
Textiles
Other Textiles/Skins/Furs

CHEMICALS

Chemicals – Non Acidic
Chemicals – Non Corrosive
Chemicals – Non Flammable, Non Explosive
Cleaning Supplies and Compounds
Dyes, Inks and Paints, Non Hazardous
Liquids – Non Chemical or Non Petroleum
Other Chemicals

CONSUMER GOODS

Appliances
Carpet (Not Oriental)
Caskets
CDs/DVDs/Video Games/Tapes
Clothing & Shoes (Non-Designer)
Cosmetics/Perfume
Dept Store Mdse (Mixed Loads ie: WalMart)
Furniture (New)
Musical Instruments
Office Equipment
Pharmaceuticals (Over-the-Counter)
Spas/Hot Tubs
Sporting Goods
Toilet and Soap Products
Toys
Other Consumer Goods

METALS/COAL

Aluminum
Coal
Iron (Raw)
Metal Products
Minerals, Non Precious
Ore
Steel
Zinc
Other Metals/Coal

MISC.

Animal By Products
Caskets
Containerized Freight
Resins
Salt
Other Misc.

AUTOS/ AIRCRAFTS

Aircraft Engines
Aircraft Parts (Not Engines)
Auto Accessories/Parts (Not Tires)
Automobiles
Recreational Vehicles/Golf Carts
Tires
Other Autos/Aircrafts

FARMING/AGRICULTURE

Cotton (Non-Ginned)
Feed
Fertilizer
Flowers (Cut)
Grain
Hay
Mulch/Top Soil and Fill
Plants/Shrubs/Trees (Not Temp. Control)
Plants/Shrubs/Trees (Temp Controlled)
Salt
Seeds
Other Farming/Agriculture

MACHINERY/EQUIPMENT

Communications Equipment
Construction Equipment
Electrical Equipment
Machinery
Medical Instruments
Office Equipment
Oilfield Equipment
Scientific Instruments and Equipment
Other Machinery/Equipment

CONSTRUCTION MATERIALS (RAW)

Asphalt
Cement (Bulk)
Cement (Dry and Bagged)
Gravel & Rock
Marble, Granite or Other Stone Slabs
Sand
Stone
Other Construction Materials (Raw)

BUILDING SUPPLIES

Carpet (Not Oriental)
Cement (Bulk)
Cement (Dry and Bagged)
Dyes, Inks and Paints, Non Hazardous
Electrical Supplies
Lumber
Marble, Granite or Other Stone Slabs
Pipe
Plumbing Supplies
Tools
Wire (Not Fiber Optic)
Wood Products (Not Furniture or Caskets)
Other Building Supplies

