



# Insurance Options for Independent Contractor Trucking Professionals

Horizon Transport cares about the success of your business. To help you succeed, we've partnered with Cottingham & Butler for competitive settlement deduction insurance offerings. Proper insurance coverage is critical to protecting your business as an independent Contractor. Please review the information within this guide carefully and consult with your Contractor Services Representative at 800.793.5235 with questions.



Cottingham & Butler

## Coverages Offered:

Unladen Auto Liability	p2
Physical Damage	p3

The information described herein is only intended to be a summary of your insurance options. It does not describe nor include all benefit provisions, limitations, exclusions, or qualifications for coverage. Please review your policy for a complete explanation of your benefits. If the benefits conflict in any way with the policy, the policy will prevail.

**800.793.5235** Cottingham & Butler's Contractor Services Team

## Physical Damage – Hudson

Physical Damage insurance pays for damages to your covered truck or trailer resulting from a covered claim.

### Program Pricing & Fees: **\$3.00 per \$1,000 value per month**

Example Cost:  $\$30,000/\$1,000 \times \$3.00 = \$90.00$  monthly cost

Optional Coverage Package Available for Additional \$18 per Unit per Month (see page 4)

Limits	
Any One Vehicle	Lesser of Stated Amount or ACV \$250,000 max/unit
Any One Combination of Vehicles	\$1,000,000
Towing & Storage	Unlimited
Electronic Equipment (permanently attached)	\$3,500
Deductible	
Per Unit or Combined Tractor/Trailer	Per Unit
Collision	\$1,000
Comprehensive	\$1,000
Electronic Equipment (permanently attached)	\$1,000
Valuation: Lesser of Actual Cash Value, Stated Amount or Cost of Repair	

### Fast Truck Nationwide Network

When your rig is down, we're here to help. As a customer of our Trucking Division, you can get your wheels back in action an average of five days faster with our Fast Truck program. This streamlined service is included with your Physical Damage policy. We hand-pick only the best shops and work directly with them to negotiate discounts and payment.

#### How Fast Truck Works

##### Find a shop

- Your claims adjuster will help you find a Fast Truck shop.

##### Start Repairs

- Qualified personnel will inspect your truck and prepare an estimate for repairs. We'll approve the repair estimate, usually within just a few hours! There's no need to wait for an external appraiser. Then, with your authorization, the shop can get started.

##### Get Moving

- When your rig is ready, you can roll! Shops will release your truck as soon as repairs are complete – even if they haven't received payment from us yet. All you pay is your deductible and applicable charges.

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## Unladen Auto Liability – Hudson

### Program Pricing & Fees:

**\$110.00 per month** all states except Michigan registered trucks

**\$123.33 per month** Michigan registered trucks

### What is it?

Unladen Auto Liability pays damages to 3rd party property or people when you are not hauling property of others. This program includes coverage for Underinsured and Uninsured motorist and Personal Injury Protection at your States Required Minimums.

### Why buy it?

- Your contract with your motor carrier requires you to carry Unladen Auto Liability.
- You are responsible for auto liability coverage when your truck is not hauling freight.

**Limit: \$1,000,000**

### Coverage Form

Liability Coverage for a covered auto described in the Schedule is changed as follows:

1. The following exclusions are added:

This insurance does not apply to a covered auto used in the business of anyone to whom the auto is rented, leased or loaned. This exclusion does not apply to a covered auto that:

- a. Does not contain or is not carrying property of others; or
- b. Is attached to a trailer that does not contain or is not carrying property of others.

2. Who is An Insured does not include: (i) anyone engaged in the business of transporting property by auto for hire who is liable for your conduct; (ii) a motor carrier, or (iii) any of your household members.

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## Physical Damage – Hudson

### COVERAGE INCLUDED IN BASE RATE

Lease/Loan GAP	In the event of a total loss, pays up to \$15,000 above the actual cash value of covered auto at time of loss if covered auto is listed under a lease or loan agreement and the covered auto stated amount is equal to or greater than the amount owed on the lease or loan agreement. Further exclusions apply.
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### OPTIONAL COVERAGES ALL INCLUDED FOR ADDITIONAL \$18 PER UNIT PER MONTH

Downtime	Provides benefits when a scheduled vehicle is out of service due to a covered Physical Damage loss. Benefits are \$125 per day, for the length of time required for repair up to 30 days, subject to a \$3,750 maximum per claim. A ten (10) day waiting period applies beginning the day after the claim is reported and the vehicle is out of service. Benefits are not payable for a total loss, theft, or downtime due to mechanical breakdown or any reason other than a covered loss.
Personal Contents	Provides coverage for loss of personal belongings that are kept in your scheduled vehicle, but not permanently attached to the vehicle. The property must be in the covered auto at the time of loss. The coverage provides benefits up to a \$5,000 annual limit with a \$250 deductible per claim. Benefits are not available for the following: Accounts, bills, currency, deeds, evidence of debt, money, notes or securities; electronic equipment or tapes, records, discs or other similar audio visual or data electronic equipment; jewelry, watches, necklaces, bracelets or rings; precious metals and stones such as gems, gold, platinum or silver; furs; animals, birds or fish; motorized vehicles. This coverage excludes "Loss" caused by the following: Theft if, at the time of the "Loss" the Covered Auto is unattended, unless the Loss is the result of forcible entry into such vehicle while all doors, windows or other openings are closed and locked and provided there are visible signs or marks of forced entry; Mysterious disappearance of the covered property. Collusion, conversion, embezzlement, secretion or any other intentional loss to the covered property. Coverage is excess over any other collectable insurance.
Single Deductible	You will pay the deductible stated on the declarations page only once for damages to your tractor and trailer when both are insured by this policy and are damaged by the same covered cause of loss.
Diminishing Deductible	Insured deductible will decrease 25% of the deductible amount at policy inception for every year in which the insured does not have a loss until the deductible reaches \$0. The deductible will reset to the original amount as at policy inception when the insured has a loss.
Tarps, Chains and Binders	Provides coverage for loss of tarps, chains and binders up to a limit of \$2,500 and subject to a deductible of \$500 per loss if the loss occurs while the tarps, chains and binders are used with the insured trailer or semi-trailer as described in the policy/certificate.

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Contact Cottingham &  
Butler's Contractor Services  
Team **800-793-5235** with  
Questions!



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