



# 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 and Avant Brokerage for competitive direct bill 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 Avant Brokerage at 904.686.1679 with questions.



Cottingham & Butler

### Coverages Offered:

Unladen Auto Liability	p2
Physical Damage	p3

904.686.1679 Avant Brokerage Insurance Team

## Unladen Auto Liability – Hudson

### Program Pricing & Fees:

**\$116.50 per month all states except Michigan registered trucks\***

\*includes \$6.50 monthly processing fee.

**\$130.67 per month Michigan registered trucks\***

\*includes \$6.50 monthly processing fee.

### 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

Auto Liability for a covered auto that:

1. Does not contain or is not carrying property of others; or
2. Is attached to a trailer that does not contain or is not carrying property of others.
3. 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.

*\*\*Credit/debit card auto withdrawal fee of 3% OR \$2.50 fee for auto withdrawal from bank account. 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.*

## 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 x \$3.00 = \$90.00 monthly cost

Limits		Optional Coverage Package Available for Additional \$18 per Unit per Month (see page 4)
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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## 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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## Independent Contractor Enrollment Form-Leased contractors of Horizon

**\*\*Please send *completed* application to Avant Brokerage at [abjaxsubmissions@avantbrokerage.com](mailto:abjaxsubmissions@avantbrokerage.com).**

### General Information

### Vehicle Information

Name:		Unit #	
Address:			
City:	State:	Year, Make:	
Zip:	Registration State:		
Phone:	VIN:	Value:	
Date of Birth:	Loss Payee:		
License Number & State:	-Address:		
Fax:			
Email:	-Email:		

### Coverage Available

### Select Coverage

<b>Unladen Auto Liability</b> - \$116.50 Per Month   Michigan Registered Trucks \$130.67 Per Month *includes \$6.50 processing fee	
<b>Physical Damage</b> - \$3 Per \$1,000 Value Per Month	
Optional Physical Damage Endorsements for Additional \$18 Per Month *includes Downtime, Personal Contents, Single Deductible, Diminishing Deductible, Tarps, chains and binders -refer to Coverage Overview for descriptive information.	

### Effective Date of Coverage:

<b>Signature:</b>
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*\*Your signature acknowledges Unladen coverage is only afforded to qualified Horizon drivers such as a spouse which must be added as a named insured. There is no coverage for any other household members.*

Submit your application to Horizon then follow these instructions to pay your monthly bill:

- Log on to Avant’s website at [www.avantbrokerage.com](http://www.avantbrokerage.com).
- Click on the “Pay Here” button on the top-right corner—here you will see the fees associated with online payments.
- Click on the next “Pay Here” button which will grant you access to the payment portal. Here you will enter your Client ID and the first three letters of your last name.
- Once both fields are entered, you will click on the “Find Bills” button. Here you will find your monthly invoice.
- You will then have 2 payment options—Credit/Debit payment: 3% of total premium processing fee, OR \$2.50 automatic withdrawals from bank account.
- After choosing the option that best fits your needs, you will enter your information accordingly to submit payment to Avant Brokerage.
- After payment is processed, a confirmation email will then be sent to the email provided and certificates will be sent to the contractor, Horizon and any associated Loss Payee.
- *\*Please note coverage is not bound until payment is made.*

Please contact Avant Brokerage at 904-686-1679 or [abjaxsubmissions@avantbrokerage.com](mailto:abjaxsubmissions@avantbrokerage.com) for more information.