

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 563.587.5600 with questions.



COVERAGES OFFERED:

Unladen Auto Liability	p. 1
Physical Damage	p. 2
Occupational Accident	p. 4
Billing and Claims Information	p. 5

Apply Online via Smartphone or Computer

<https://signnow.com/s/t5CfMOPs>

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.



Cottingham & Butler

Cottingham & Butler | 800.793.5235 | www.cottinghambutler.com

UNLADEN AUTO LIABILITY – AMTRUST | COREPOINTE

Program Pricing & Fees:

\$117.45 per month all states except MI and NY registered trucks*

*Does not include electronic transactions fees.

\$124.61 per month for MI registered trucks*

*Does not include electronic transactions fees.

What is it?

Unladen Auto Liability pays damages to 3rd party property or people (auto-liability) when not in the business of trucking. 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 may require you to carry Non-Trucking Liability.
- You are responsible for liability coverage for personal use of your truck.

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 Card \$5.95 per invoice or ACH available after initial payment \$2.95 per invoice. 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 – AMTRUST | COREPOINTE

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

Program Pricing & Fees: \$3.96 per \$1,000 value + \$1.45 Admin. Fee per month

Example Cost: \$35,000/\$1,000 x \$3.96 + \$1.45 = \$140.05 monthly (*Does not include electronic transactions fees.)

Truck Plus Endorsement Program Pricing & Fees: (optional)

\$4.50 per \$1,000 value + \$1.45 Admin. Fee per month

Example Cost: \$35,000/\$1,000 x \$4.50 + \$1.45 = \$158.95 monthly (*Does not include electronic transactions fees.)

Limits	
Any One Vehicle	Lesser of Stated Amount or ACV \$250,000 max/unit
Any One Combination of Vehicles	\$1,000,000
Towing & Storage	Reasonable & Necessary
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.

** Credit Card \$5.95 per invoice or ACH available after initial payment \$2.95 per invoice. 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.

OPTIONAL TRUCK PLUS COVERAGE DETAILS: Additional cost per month. See Truck Plus pricing on previous page.

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 Effects	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; firearms or ammunition. 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.
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.
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.

*** Credit Card \$5.95 per invoice or ACH available after initial payment \$2.95 per invoice. 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.*

Cottingham & Butler



DRIVE & TOW AWAY INDEPENDENT CONTRACTORS OCCUPATIONAL ACCIDENT PROGRAM

DESIGNED TO PROVIDE PROTECTION WHEN HAULING

Cottingham & Butler is proud to offer an occupational accident insurance program for drive and tow away independent contractors who are members of the National Independent Truckers and Contractors Association, Inc. (NITACA). This program, administered by Cottingham & Butler, offers independent contractors portable occupational accident insurance coverage designed to provide protection when hauling for drive or tow away companies.

PROGRAM HIGHLIGHTS



EASY TO ENROLL

Complete the desired plan application and submit to Cottingham & Butler. See links below to review enrollment material for both insurance and membership in NITACA and to access additional plan information including eligibility, benefits (age reduction schedule begins at age 65) and exclusions.



PORTABLE PROGRAM

Offers flexibility and continued control



CONVENIENT PAYMENT

Electronic fund transfer (EFT) – credit card, debit card or ACH bank draft

3 OCCUPATIONAL ACCIDENT INSURANCE OPTIONS BASED ON AN INDEPENDENT CONTRACTOR'S BUSINESS NEEDS

PLAN SUMMARY

To review full plan summaries prior to enrolling, click on the links below.

[Plan A Summary](#)
[Plan B Summary](#)
[Tow Away](#)

	Drive Away Plan A	Drive Away Plan B	Tow Away
Class of Operation	Any class of vehicle	Any class of vehicle	Gross vehicle weight below 16,000 lbs
Rate (monthly)*	\$104	\$164	\$104
Combined Single Limit	\$500,000	\$1,000,000	\$500,000
Covered Accident Medical Expense	Up to \$500,000 52 week max \$0 deductible	Up to \$1,000,000/ 104 week max \$0 deductible	Up to \$500,000/ 52 week max \$0 deductible
Temporary Total Disability	Up to \$400/week for 52 weeks	Up to \$500/week for 104 weeks	Up to \$400/week for 52 weeks
Continuous Total Disability	Up to \$400/week to age 70 subject to \$200,000 limit	Up to \$500/week to age 70 subject to \$200,000 limit	Up to \$400/week to age 70 subject to \$200,000 limit
Accidental Death & Dismemberment	Up to \$150,000 Principal Sum	Up to \$250,000 Principal Sum	Up to \$150,000 Principal Sum
Non-Occupational Benefits	Combined Single Limit: \$7,500 / Medical Expense: up to \$5,000 / Accidental Death & Dismemberment: up to \$7,500		
SIGN UP NOW!	www.cottinghambutler.com/500koenroll	www.cottinghambutler.com/1moenroll	www.cottinghambutler.com/formoenroll

*Does not include \$3 per month NITACA membership dues and EFT charges. Please contact a member of the Contractor Services Team for a formal quote.

WANT TO KNOW MORE?

Please contact a member of the Contractor Services team with any questions or for a formal quote.

ooteam@cottinghambutler.com
563.587.5600

ALL COVERAGES ARE SUBJECT TO POLICY TERMS AND CONDITIONS, LIMITATIONS, DEFINITIONS AND EXCLUSIONS. THE POLICY WILL GOVERN IN ALL MATTERS.

Cottingham & Butler | 563.587.5600 | www.cottinghambutler.com

** Credit Card \$5.95 per invoice or ACH available after initial payment \$2.95 per invoice. 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.

BILLING INFORMATION

Pro-rated 1st Month's Premium: To start coverage, a pro-rated month's premium will be owed by the day. After the first month, coverage is billed as on/off billing. This does not apply to the Occupational Accident coverage.

On/Off Billing: If you have coverage in the month, you pay for the entire month regardless of how many days coverage is provided. If coverage is cancelled, no premiums are owed for the month regardless of which day coverage is cancelled. If payment has already been received when cancelling, a refund will be issued.

Invoicing & Automatic Withdrawal: You will receive an invoice for next month's premiums on the 25th of each month. You may trigger the payment at any time using the link in the invoice. This policy requires payment to be set up on automatic withdrawal. Automatic withdrawal will occur on the 1st of each month with a 10 day grace period if it declines. Cottingham & Butler will only process the payment once. If the payment declines, you will need to call or trigger the payment on the invoice you received.

Payment Processing Fees: There is a card processing fee of \$5.95 for each transaction. After the first payment, auto withdrawal may be set up with ACH (routing and account number) to lessen the fee to \$2.95.

Cancellation for Non-payment: Coverage will cancel for non-payment if payment is not received by the 27th of the month. Please keep in mind the invoices for the next month will go out on the 25th.

CLAIMS INFORMATION

Claims are reported to the underwriting company directly.

Unladen and Physical Damage – Avant Claims: 800-542-2441

Occupational Accident – NITACA Claims: 866-568-2233

** Credit Card \$5.95 per invoice or ACH available after initial payment \$2.95 per invoice. 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.