



Specialty Solutions

Long-Haul Trucking

**We offer a convenient package policy, combining automobile, cargo and commercial general liability coverages.**

Intact Insurance Company's Motor Carrier + is designed to insure common and contract carriers operating over 400 km within Canada and the United States. With Intact Insurance Specialty Solutions, you can be confident in recommending coverage that is designed specifically to meet the unique needs of your customers.

### Intact Insurance Advantage

- Maximum per occurrence deductible
- Profit sharing endorsement for qualifying risks
- American and Canadian filing fees included, options available
- Third-party liability and physical damage coverage to non-owned trailers
- Available for fleet or non-fleet customers
- Local underwriting expertise
- Loss prevention and risk management consultation to help identify and minimize potential risks
- Flexible payment options including Intact easipay
- Dedicated claims representation for larger fleets
- 24/7 claims service



transportation



## Coverage Highlights

### Automobile Insurance

- Up to \$5 million liability limits
- Loss of use coverage
- Optional physical damage coverages
- Underwriting considerations for telematics

### Motor Truck Cargo Liability

- Enhanced wordings
- Cargo limits in excess of \$500,000 are available
- \$100,000 Bail bond extension
- \$10,000 Freight charges included
- \$10,000 Debris removal included
- \$15,000 Reloading expense
- No exclusion for refrigeration breakdown

### Comprehensive General Liability

- Available extensions include: tenants legal liability, forest fire fighting expenses, crane lift liability and non-owned automobile

## When To Refer Transportation Risks

Certain types of transportation risks which can not be written by the region and need to be referred to Specialty Solutions include:

- Any Common / Contract Carriers with USA exposure
- Any risk with radius greater than 400 km
- Any transportation risk requesting to be written on the Motor Carrier + package

## Sample Appetite

Our appetite is constantly expanding. Some examples of what we write are:

- Fleet or non-fleet customers
- Risks with U.S. exposure
- Refrigerated, dry or LTL freight
- Flat deck or lowbed customers
- Containerized freight
- Oilfield equipment

*Intact Insurance is Canada's largest home, auto and business insurance company protecting over 4 million customers. Our coast-to-coast presence, along with our strong relationship with insurance brokers, means we can provide the outstanding service, comfort and continuity you deserve.*



**Get a quote today!**

**Contact us [specialriskautowest@intact.net](mailto:specialriskautowest@intact.net)**