

# 4 KEYS TO OWNER OPERATOR TRUCK INSURANCE

Quick cheat sheet to help understand the bare basics of Commercial Auto Liability, Physical Damage, Motor Truck Cargo and Trucking General Liability Insurance. Click on each for more detailed blog.

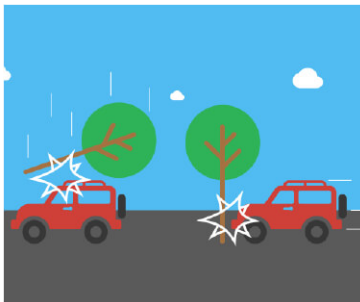


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## OWNER OPERATOR COMMERCIAL AUTO LIABILITY INSURANCE

- You've hit someone or something and 'you're liable to get sued'
- Primary liability covers Motor Carriers or Owner Ops 24/7
- Non-trucking liability (NTL) covers the leased on Owner Op who is hauling on behalf of a Motor Carrier at the time of loss
- Most requested limit of coverage is \$1,000,000



## OWNER OPERATOR PHYS DAM INSURANCE

- 'Phys Dam' is Physical Damage or Comp & Collision on your vehicle
- Collision covers your truck if it is damaged by hitting something or overturns
- Comp 'comprehensively' covers just about anything else that can happen like fire, theft, vandalism or animal hit



## OWNER OPERATOR MOTOR TRUCK CARGO INSURANCE

- Cargo insurance insures freight for fire, theft, collision or striking of a load
- Premium is based on type of commodities with many excluded products including prescription drugs, tobacco and spirits
- 'Reefer' is for refrigerated or temperature controlled freight
- Most requested limit of coverage is \$100,000



## OWNER OPERATOR TRUCK GENERAL LIABILITY

- Differs from Commercial Auto Liability for events that occur while not driving
- GL can include advertising, libel, slander, loading, unloading, operations, medical payments and damage to premises rented
- Most requested limit of coverage is \$1,000,000 per occurrence