

TRANSPORTATION HAZARDOUS MATERIAL AND GENERAL FREIGHT TRANSPORTATION COVERAGE

Navigating the many challenges of the transportation industry can leave your clients confused when managing their transportation risks. At Westchester we understand these transportation risks. We offer customized risk management solutions and liability insurance products and services designed to address hazardous material and general freight transportation exposures.

Product Description	<p>Primary Coverage for Bulk Hazmat/Non Hazmat and General Freight haulers</p> <ul style="list-style-type: none"> • Motor Carrier/Trucker coverage including Pollution • Commercial General Liability
Typical Client Profile	<ul style="list-style-type: none"> • For hire or private fleets transporting product between commercial locations • Formalized safety programs in place and acceptable financials • Minimal General Liability exposure (aside from terminal operations) • Favorable CSA/SMS scores
Minimum	<ul style="list-style-type: none"> • 10 Tractor units hauling at least 50% hazardous materials • 25 Tractors for oilfield related bulk haulers such as brine/drilling mud/frac sand • 20 – 100 Tractors Min-Max for General Freight
Limits	<p>Hazardous Material/Non-Hazardous Bulk:</p> <ul style="list-style-type: none"> • To \$5M bodily injury and property damage liability capacity (Oilfield operators: \$1M Max) • Statutory coverages as required • Physical damage, subject to various deductibles (Oilfield operators: no physical damage) <p>General Freight:</p> <ul style="list-style-type: none"> • Minimal or no flatbed • Maximum liability is \$1M • No gulf states or northeast exposures • Prefer regional radius (under 500 miles)
Restricted Classes or Industries	<ul style="list-style-type: none"> • Explosives haulers (UN Hazard Class 1 Explosives) • Garbage or refuse (Non-Hazardous Waste) Haulers • Residential delivery of product (Gasoline/Petroleum/Fuel Oil/Propane, etc.) • Massachusetts garaged or licensed vehicles • Gasoline/Diesel/Ethanol Haulers

Key Competitive Advantages	<ul style="list-style-type: none"> • Pollution coverage included on auto form • Admitted/non-admitted available • State and federal filings as needed • Experienced and responsive underwriting • 24 hour/7-day/365-day emergency claims response through Environmental Incident AlertSM • Loss control and value added services • Westchester's financial strength and superior ratings from the industry's principal agencies
All Transportation Submissions	For faster handling, please send all e-mail submissions to transportation@westchester.com

CONTACT US

Roger Murphy, Sr. Vice President, CPCU, TRS
215-640-4614
roger.murphy@westchester.com

Jennifer Tommuscheit
Underwriter
215-640-4192
jennifer.tommuscheit@westchester.com

Shane Kelly
Associate Underwriter
215-640-2149
shane.kelly@westchester.com

Mary Ann Warner
Associate Underwriter
215-640-4619
maryann.warner@westchester.com

Insurance provided by Westchester Fire Insurance Company and its U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at chubb.com. All products may not be available in all states and surplus lines products can only be offered through licensed surplus lines producers. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued.

©2017 04/2017

617641

Westchester[®]
A Chubb Company