

Westchester

# MOTOR TRUCK CARGO

The Motor Truck Cargo policy offers coverage designed to respond to a wide variety of motor truck cargo exposures. Coverage is on a legal liability basis for risks of direct loss or physical damage to cargo carried by common or contract carriers. Limits may vary by commodity and customer. In addition to basic cargo coverage, Motor Truck Cargo also offers coverage for specified shippers, terminals and trailer interchange.

URL: <https://www.chubbworldview.com>

## Key Advantages

- Admitted paper – Westchester Fire Insurance Company (NAIC #10030)
- No radius restrictions within policy coverage territory
- Quick underwriter response on system referrals and competitive coverage terms
- Coverage available in all states except CA, AK, HI, LA and CO
- Strong financials to protect your client's liability exposures with rating of A++ (Superior) A.M. Best
- Our internal claims staff averages 10+ years of experience and is dedicated to serving our insureds
- Access to the product expertise and global reach of the Chubb Group of Companies

## Minimums

- Deductible minimums \$1,000 except \$2,500 refrigeration breakdown and water damage, rust and warpage.
- Minimum Policy Premium – Insureds with three years or more prior coverage \$1,250; New Ventures (0-2 years) \$2,500

## Limits

- Up to \$500,000 in Limits
- Earned Freight Charges up to \$2,500
- Debris Removal Expense up to \$5,000
- Pollutant Clean Up and Removal Expenses up to \$10,000
- Expenses to Protect Covered Property from further Damage up to \$15,000
- Miscellaneous Equipment up to \$1,000

## Preferred Classes

- Low theft commodities
- Baled Cotton
- Frozen Foods
- Agricultural Products
- Building materials, steel & lumber
- Containerized Freight
- Produce
- Walmart/Target Goods
- Dry Grocery, paper & plastic
- General Merchandise
- Meat & Poultry (ex. New ventures)
- Heavy Equipment & Light Machinery

## Restricted Classes

- Household Goods Movers
- Owners Goods
- Pharmaceuticals
- Copper
- Contingent Cargo
- High Valued Autos
- Processed Tobacco
- Freight Brokers & Forwarders
- Seafood and Shellfish
- Alcoholic Beverages (other than beer or wine)

## CONTACT US

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