



# Truck coverages and services

## PROVIDING INSURANCE TO THE TRUCKING INDUSTRY FOR MORE THAN 60 YEARS

#### Liability

- · Identity fraud expense reimbursement
- Family emergency travel\*
- Additional insured capability no charge
- Trailer interchange

## **Physical damage**

- Deluxe coverage form\*
  - Aggregate deductible
  - Diminishing deductible
  - Personal effects coverage
  - Downtime loss
  - Rental reimbursement
- Coverage designed for owner/operators leased to fleets
- Free towing
- Electronic equipment coverage
- Financed value coverage
- · Identity fraud expense reimbursement
- Windshield repair
- Deductible reimbursement coverage
- Combined deductible coverage
- Non-owned trailer while attached
- Hired car physical damage coverage, aka "bailee" coverage
- Rental reimbursement
- Tarps, chains and binders

#### General liability for truckman class

- Employee benefits liability coverage
- · Included products/completed operations

#### Cargo

Two great cargo coverage forms designed to meet specific needs of trucking operations, the Premier Cargo coverage form and the Custom Cargo coverage form:

- Broad coverage language
- Hired car cargo
- Customized trip endorsements
- Up to \$1 million catastrophe limit

#### Claims, risk control and filings services

- Quick, specialized and responsive 24-hour claim handling services
- Subrogation services
- Experienced staff of risk control specialists to assist with fleet safety and DOT compliance
- Extensive collection of free safety resources (videos, safety guides, driver training materials, DOT compliance forms and folders)
- Drive Times newsletter
- State and federal highway filings made for you free of charge
- Flexible payment options interest free

# From owner/operators to fleets, Northland has you covered

\* Available to customers with 1-10 power units

#### northlandins.com

#### truckinsurance.com

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