

**\*\*\*\*\*ATTENTION \*\*\*\*\***

**YOUR CARGO INSURANCE MAY NOT GIVE YOU THE  
COVERAGE YOU THINK!!**

**Please read your Policies!**

Certain exclusions can put **YOUR COMPANY AT RISK...**

**Examples:**

A driver pulls into the truck stop and goes inside to eat. When he comes out the truck and trailer is stolen, or some cargo out of the trailer is missing. **IS THE CARGO COVERED** by your insurance?

The driver goes home for the weekend and parks the truck in an Unsecured Yard. **IS THE CARGO COVERED?** What are the standards for a Secured Yard according to your Insurance Company?

If your driver is involved in an accident and the cargo is damaged, **IS THE CARGO COVERED?**

**Please read your policy.** There are exclusions and limitations that may affect your company. The following are just a few concerns that need to be addressed in your Cargo Insurance Policy:

- 1) Limitations and/or Exclusion on High Theft Commodities including:
  - a. Tobacco Products
  - b. Reefer Breakdown
  - c. Electronics (i.e.: TV, DVD's, Stereo)
  - d. Garments, Shoes or Wearing Apparel
  - e. Liquor
  - f. Textiles
  
- 2) Claims for Theft of Cargo are excluded if any of the below situations occur:
  - a. Unattended Vehicle
  - b. Unattached
  - c. Unlocked
  - d. Property loaded on Vehicle Overnight
  - e. Stationary Vehicles/ Unmanned Terminals
  - f. Unsecured drop yards

**If you have any questions please call Carrier Relations:**

**Joe Lampert 800-659-1117 x3087**