

## OWNER-OPERATORS WITH AUTHORITY

You know you need insurance, but do you know what type you need to protect your business while staying DOT-compliant? We can help you identify the right type of coverage for your unique risks.

**PRIMARY LIABILITY** This coverage protects you from legal liability of the insured for property damage or bodily injury to another party. Our liability coverage fulfills the legal obligations of owner-operators with their own authority or who haul exempt commodities. Primary Liability is required to establish your own authority. FMCSA requires \$750,000, whereas most shippers and brokers require limits of \$1 million.

**COMMERCIAL GENERAL LIABILITY** This type of insurance protects you against liability claims for property damage and bodily injury from operations, premises, products, advertising, completed operations, and personal injury liability. General and Primary Liability policies can be purchased together to obtain substantial premium savings.

**MOTOR TRUCK CARGO** These policies protect against loss from legal liability for damage to merchandise or goods in the insured's care and custody during the ordinary course of transit. This coverage includes debris removal, earned freight, and refrigeration breakdown. Supplemental towing and cleanup is also available.

**PASSENGER ACCIDENT** This coverage provides accidental death and dismemberment protection and accidental medical expense coverage for guest passengers with no minimum age limits and no deductible. No coverage is provided for employees and/or co-drivers.

**PHYSICAL DAMAGE** Physical Damage policies cover loss or damage to an insured vehicle caused by collision, theft, vandalism, or fire on an actual cash value basis. SelectSolutions' coverage includes chip repair (glass), glass breakage, and downtime coverage for no additional premium. If both tractor and trailer are covered under the Physical Damage policy and are involved in the same claim, only the highest deductible will apply.

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These optional coverages are sold in conjunction with physical damage policies.

**ADDITIONAL OR OPTIONAL DOWNTIME COVERAGE** This is extended protection for periods of downtime during repairs following a covered physical damage claim. Coverage limits of up to \$300 per day with a maximum of \$18,000 are available. Please note that a 14 day waiting period will apply.

**BREAKDOWN COVERAGE** Breakdown coverage helps pay for towing and labor in the event of an emergency, such as being stranded on the side of the interstate.

**PERSONAL PROPERTY** This type of policy covers the personal property carried in your truck that is not otherwise covered under any other insurance. We offer limits ranging from \$2,000 to \$5,000; you may choose the appropriate amount of coverage. Each limit is subject to a deductible.

**LIMITED DEPRECIATION COVERAGE** If your tractor is a new, current model, you are subject to significant depreciation during your first couple years of ownership. This coverage virtually eliminates any depreciation you may incur.

**GAP COVERAGE** In the event you experience a total loss by collision, Gap Coverage provides coverage for the difference between your loan payoff and the market value of your tractor or trailer.

**SUPPLEMENTAL TOWING AND CLEAN-UP** This policy provides coverage for towing from the location of a covered loss and cleanup to help with the cost of removing debris and cleaning the immediate vicinity of the accident. Please note this is subject to the limit of the coverage purchased.

**RENTAL REIMBURSEMENT** This coverage provides reimbursement for a rental vehicle when your vehicle is inoperable due to a covered loss under the physical damage policy. The coverage maximum is \$300 per day for each covered vehicle with a maximum of \$9,000 during any one policy period. Rental Reimbursement is also available for losses covered under Roadside Breakdown coverage.

**TRAILER INTERCHANGE** You will need to add Trailer Interchange to your policy if your shipper or motor carrier requires you to be responsible for damage to any non-owned, undescribed trailers your vehicle pulls.