



Motor Truck Cargo

Everything your transportation clients need in a single package.

Specialized Coverage for Motor Carriers

As a leader in Inland Marine insurance, Allianz Global Corporate & Specialty understands the risks facing Motor Truck Cargo Carriers. Our Transportation teams of underwriters and dedicated claims specialists focus on delivering risk solutions and services exclusively to clients that haul freight on roads and highways. Our new policy forms offer broad coverage for your client's "legal liability" as a carrier.

They include a host of new features, including:

Our umbrella appetite is broader than you might think. Underwriting selection is based on each account's characteristics and driven by limits offered. Our appetite includes:

- Transport for charity and relief efforts
- Coverage for Destruction by Employees
- Full coverage for fungi
- Duty to Defend includes defense costs and expenses for alternative dispute resolution
- No coinsurance requirement



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Product features

Benefits and advantages

Product feature	Benefits and advantages
Additional coverages	
Debris Removal Expenses	Pays cost to remove debris of "covered property"; coverage is in addition to the policy limits
Earned Freight Coverage	Pays expenses to avoid or minimize a loss; pays cost to reload, salvage or store
Newly Acquired Terminals	Covers newly acquired terminals for up to 60 days
Cargo Extra Expenses	Pays extra expenses incurred to avoid, minimize or re-load, salvage or temporarily store covered property
Reward Coverage	Pays for any reward payments which lead to recovery or arrest and conviction
Contractual Penalties	Pays for the cost of contractual penalties as a result of an inability to deliver "covered property" according to terms
Fire Department Expenses	Automatically covers fire department expenses when the fire department is called to save or protect "covered property"
Pollutant clean-up and removal	Covers costs to clean-up and remove pollutants from land or water
Supplemental coverages	
Moving Equipment	Automatic coverage for moving equipment
Spare Parts Coverage	Automatic coverage for spare parts
On Board Electronics	Pays for "loss" to the permanently installed electronic equipment in your care or custody
Off Board Electronics NEW	Pays for "loss" to your "Off Board Electronics" in your care or custody
Your Merchandise	Automatically covers "loss" to merchandise owned by the carrier
Optional coverages	
Perishable Commodities	Covers sudden and accidental mechanical breakdown of refrigeration or heating units
Detached Trailer	Pays for "loss" of a detached trailer, intermodal container or theft of an entire detached trailer or container

We also offer endorsements which provide a wide range of coverage options, including:

- Waiver of Deductible for CargoNet members
- Container Legal Liability Coverage
- Detached Trailer Coverage
- Coverage offered on a reporting or non-reporting basis