

Transportation Program Highlights



SENTRY
INSURANCE

Featured Coverages

- Primary auto liability
Hired Auto, Non-owned Auto, Trailer Interchange and Broadened Pollution
- Physical damage with comprehensive/collision
Coverages include: towing, rental, electronic equipment, miscellaneous equipment, and personal property
- Motor truck cargo
Special Form includes: mechanical breakdown, debris removal, earned freight charges. No coinsurance
- General liability – truckers class only
- National non-trucking liability (bobtail) program through internet based Agency Interface – with optional unladen liability coverage
- Fleet – owner-operator non-trucking liability and physical damage programs
- Excess liability
- Accident travel coverage
- Refer to policy for complete details

Featured Services

- Package policies
- Deductibles programs available for fleet risks
- Safety and compliance services for all size accounts. Safety training and safety kits available
- Claims services – direct claims reporting 24/7, towing, salvage and recovery and subrogation

Preferred Underwriting Eligibility Requirements

- Intermodal, intermediate and zone risks are eligible
- Dry van, refrigerated and flatbed operations are eligible. Other risks on an approval basis
- Risks must be in business at least two years with primary insurance in their own name
- Drivers must be at least age 24 years of age with at least three years verifiable tractor-trailer driving experience and acceptable driving records
- 1 to 20 power units are eligible for scheduled policies. 10 + power units are eligible for reporting policies. 100 + power units are eligible for large deductibles (\$10,000 to \$250,000)
- Common and Contract Carriage risks. Brokerage exposures require underwriting approval
- Acceptable Safer Report
- Fifth wheel tractors and trailers are eligible. Trucks (single and tandem axle) and service trucks, i.e. pick-ups, by approval
- Average equipment no more than 15 years of age
- Annual policies only. We do not write short-term policies or seasonal operations
- Refer to agency reference manual for complete underwriting guidelines

Partial Listing of Risk Classification Acceptability



Acceptable Risks

- Appliances (no home delivery)
- Automobiles – new
- Batteries – household and dry
- Beverages – beer and wine
- Building materials and lumber
- Canned goods
- Clothing
- Furniture – new
- Glass and glass products
- Grain, feed and seed
- Grocery items
- Household cleaners
- Machinery
- Mail
- Meat (not swinging)
- Paper and paper products
- Pipe
- Produce
- Steel
- Tires – new
- Textiles
- Additional items in reference manual



Submit For Approval

- Animals (other than livestock)
- Auto parts and supplies
- Automobiles – used
- Batteries – wet
- Chickens – frozen/processed
- Computers and electronic equipment
- Copper
- Cotton-ginned
- Drugs – over the counter
- Fertilizer – bagged and dry bulk
- Heavy equipment
- Ink – water soluble
- Liquor
- Leather and leather goods
- Milk in tankers or tank trailers
- Oil in barrels / petroleum
- Paint and thinners
- Tobacco – raw and finished
- Brokerage – incidental
- Trailers – doubles or triples
- Additional items in reference manual



Unacceptable Risks

- New ventures
- Dump trucks, dump operations (dirt, sand, gravel) and ready mix
- Scrap metal / salvage operations
- Garbage / refuse / trash operations
- Hazardous waste and hazardous materials in bulk
- Explosives, ammunition and fireworks
- Logging or timber operations
- Coins, bullion and art work
- Pharmaceuticals
- Trade shows and entertainment
- Buses, taxis, passenger livery and private passenger vehicles
- Household movers
- Additional items in reference manual

Refer to Sentry's Agency Reference Manual for complete acceptability listing and detailed policies and procedures.

<https://transportationagent.sentry.com>