



Transportation

Northland Truck Insurance Fact Sheet

Liability

- Identity theft expense reimbursement
- Family emergency travel*
- Deductible liability coverage
- Additional insured capability-no charge
- Trailer Interchange

Physical damage coverage

- **Deluxe coverage form***
 - Aggregate deductible
 - Diminishing deductible
 - Personal effects coverage
 - Downtime loss
 - Rental reimbursement
- No coinsurance penalty
- Coverage designed for owner/operator leased to fleets
- Free towing as a result of direct physical loss
- Electronic equipment coverage
- Financed value coverage
- Windshield repair without a deductible
- 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
- Includes products/completed operations

**Don't miss Northland Nite on the
Midnight Trucking Radio Network!**

Northland Insurance
385 Washington Street | Saint Paul, MN 55102
northlandins.com | truckinsurance.com

Cargo

- Broad coverage language
- Covers your legal liability from dock to dock
- Hired car cargo
- Expanded refrigeration
- Broad livestock coverage
- No coinsurance penalty
- Up to \$1 million catastrophe limit
- Named shipper limit of insurance
- Warranty
- Customized trip endorsements

Claims, risk control and filings services

- Quick, expert and responsive 24 hour claim handling service
- 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 published and mailed quarterly
- State and federal highway filings made for you free of charge
- Flexible payment options-interest free

Also, don't forget – we insure the following:

- **Inland marine for small equipment**
- **Mobile equipment (where available)**
- **Workers compensation**
- **Contingent cargo liability coverage for brokers**
- Letters of credit - available on select risks
- Coverage update – easy renewal
- Limited use capabilities

* Available on risks with 1-10 power units

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy issued by Northland. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.