

Hard to Place Commercial Auto Insurance

Let us help you with hard to place, industry-specific commercial coverage for:

- Ambulances
- Building demolition
- Car hauling
- Dump truck operations
- Emergency vehicles
- Fast food delivery
- Fire Departments
- Garbage collection
- Heavy equipment movers
- Iron/steel hauling
- Livery operations
- Livestock hauling
- LPG transporting
- Mobile home transport
- Para transit
- Pipe line contractors
- Softwood loggers
- Street/road contractors
- Tow truck operations
- Winching/boom operations
- Wreckers

What's at Stake for Specialty Industries?

For specialty industries the investment in vehicles is high. So are the risks. Whether using your own car to deliver pizza or managing a fleet of ambulances, good risk management and financial security means understanding the specific ins and outs of your particular business liabilities. The basic on-road accident statistics tell their own story: approximately 3 million people a year in the U.S. are injured in road accidents, and around 130,000 of those involve trucks. Out of all accidents approximately 70% report property damage, and about 25% result in long-term injury. Medical costs, damaged equipment, lost cargo, unforeseen legal issues—accidents happen, and whether your employee is at fault or not, there will be costs needing coverage.

Minimum Legal Requirements: Any business dealing with vehicles or transport knows that all states require Commercial Auto or Truck Insurance. That means your business should be at least minimally covered for the three entities generally liable for damages resulting from a motor vehicle accident:

- The driver of the vehicle at fault
- The owner of the vehicle at fault
- The business or organization that the vehicle was being used for

But is it enough?

One Size Does Not Fit All

Legally mandated state requirements are rarely enough even for businesses that only need coverage for employees renting a car on a business trip. What if you are looking to cover damage to logging industry equipment such as skidders and loaders? What potential risks come up if you have to commandeer volunteers and vehicles for an emergency? Are you sure your demolition business has covered all the commercial general liability (CGL) or pollution legal liability (PLL) gaps that might be associated with transport of potentially hazardous materials, contractor's pollution, or other industry risks?

Secure the foundation of your business. Get targeted policies for loss control and risk management.

Policies do vary between companies, so it's important to talk to your insurance agent to determine what the risks and exposures for your particular business might be. To connect with one of our agents now and discuss exactly which hard to place Commercial Auto or Truck Insurance policies would best fit your practices, call: xxxxxxxxxx today!