



ACE Commercial Risk Services®

Motor Truck Cargo Express



1-888-SMBZACE (762-9223)

Product Description

ACE CRS Express offers Motor Truck Cargo coverages designed to respond to a wide variety of trucking exposures. Limits may vary by commodity and customer.

Coverage is on a legal liability basis for risks of direct loss or physical damage to cargo carried by common or contract carriers.

Our policy forms, superior underwriting talent, financial strength and unmatched claims team will meet your client's needs and protect their assets in the event of a loss.

Coverage Form: ACE 0328 (01/08)

Coverage Highlights

- No Coinsurance clause
- Excess coverage above our policy is permitted
- Loading and Unloading Included
- Earned Freight Charges up to \$2,500
- Debris Removal Expense up to \$5,000
- Pollutant Clean Up and Removal Expenses up to \$10,000
- Expenses to Protect Covered Property From Further Damage up to \$5,000
- Miscellaneous equipment such as tarps and chains up to \$1,000
- Unlimited radius
- Optional coverage
 - Terminal coverage available
 - Trailer Interchange available
 - Increased Limits for Specified Shipper
- Deductible Minimums \$1,000; except: \$2,500 Refrigeration Breakdown and Water Damage, Rust and Warp
- Coverage available in all states except CA, AK and HI

Target Risks

- 1 to 25 Units
- Scheduled Vehicle Basis
- In business 3+ years
- Less than \$5,000 in losses over the past 3 years (Verifiable by hard copy loss runs)
- Drivers with 2+ years commercial driving experience
- Drivers 23 to 65 years old
- Drivers with no more than 5 moving violations/accidents in the past 3 years
- Drivers with no DUI's /reckless operation in the past 5 years (3 years in Montana)
- No major violations in past 5 years

New Ventures (less than 3 years in business)

- Limits up to \$100,000
- Non-target commodities only
- Minimum 5 years commercial driving experience
- Financially stable

Coverage Territory

- Continental United States



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Insurance Companies and Best Ratings

Admitted Paper

- Westchester Fire Insurance Co. A+ XII

Non Admitted Paper (not available in Minnesota)

- Westchester Surplus Lines Insurance Co. A+ XII
- Illinois Union Insurance Co. A+ XV

Desired Commodities/Classes

- Low theft commodities
- Building materials
- Steel
- Dry Grocery Items
- Paper Products
- Plastics
- Contractors Equipment

Undesired Commodities/Classes

- Household Goods Movers
- Blood/Plasma/Tissue
- Courier Services
- Contingent Cargo
- Freight Brokers
- Freight Forwarders
- Armored Car
- Owners goods on owners trucks
- Excess Cargo
- Money/Coins/Negotiable Securities/Bullion
- Jewelry
- High Valued Autos
- Precious & Semi-Precious Metals
- Pharmaceuticals
- Cigarettes/Cigars
- Alcoholic Beverages (other than beer, wine or ale)
- Accounts located in Dade, Broward, and Palm Beach Counties in Florida

The above is a product summary only. For current terms and conditions of coverage, please refer to the policy. Insurance provided by Westchester Fire Insurance Company, New York, NY, ACE American Insurance Company, Philadelphia, PA, or, in some states, other insurers within the ACE Group of Companies or its allied distribution associates. Surplus lines insurance sold only through licensed surplus lines producers. All products may not be available in all jurisdictions. ACE Westchester is the U.S.-based wholesale focused excess and surplus property and casualty operations of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE). The ACE Group of Companies provides insurance and insurance for a diverse group of clients around the world. Additional information can be found at www.acewestchester.com.