



# MOTOR CARGO COVERAGE

**Making sure you have the right insurance on your trucks is a no-brainer, but is your cargo properly insured?**

Whether you haul cargo that you own, cargo owned by others, or you're making a one-time shipment, make sure that it's properly protected. Auto-Owners offers several different Motor Cargo Coverage options.

Your independent agent will work with you to tailor your very own plan to meet your specific insurance needs.

*Auto-Owners*  
INSURANCE



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## Why Auto-Owners?

- Highest rating by national insurance company rating services such as A.M. Best, which ranks Auto-Owners among the highest in the industry with an A++ (Superior) rating.
- A national consumer magazine ranks Auto-Owners among the top companies for customer service at the time of a claim.
- Auto-Owners is among the largest insurance providers in the United States.
- Auto-Owners is an industry leader in controlling expenses, resulting in savings to our policyholders.



Auto-Owners offers four different types of Motor Cargo Coverages. Your independent agent will work with you to determine the type and amount of coverage you need.

### Motor Cargo

This type of coverage is right for you if you **ship a combination of goods that you own, as well as goods that are owned by others.**

### Truckmen's Legal Liability

This type of coverage is right for you if you **exclusively haul goods of others.**

### Trip Transit

This type of coverage is typically for a **one-time shipment.**

Modes of transportation covered:

- Owned and non-owned vehicles
- Air
- Rail

### Annual Transportation

This type of coverage is right for you if **you only ship goods you own, service or sell.** Coverage for shipments sent by air or rail may be available.

For more information on Motor Truck Coverages from Auto-Owners Insurance or for help determining what type of policy is right for you, talk to your independent agent representing Auto-Owners today.

Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.