

# MOTOR CARRIER INSURANCE



When you're on the road, the last thing you want to worry about is whether or not you're properly protected.

With a variety of coverages and options, you're sure to find the motor carrier protection you need with Auto-Owners. Whether you're an owner-operator, a distributor, a carrier or anyone else with motor carrier insurance needs, we're here to help you get moving and stay moving.

Let us put your mind at ease with our Insurance.

*Auto-Owners*  
INSURANCE



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Our goal is to get you the right insurance coverage to keep you and your truck moving. Below are some of the coverages that we offer for the motor carrier industry.

## COMMERCIAL AUTO

### UNIFORM INTERMODAL INTERCHANGE ENDORSEMENT (UIIE)

Provides coverages for motor carriers entering an intermodal facility to pick up or drop off intermodal equipment and cargo.

### BOBTAIL/DEADHEAD COVERAGE

Provides coverage for motor carriers operating under another entity's hauling authority.

### MOTOR CARGO

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.

### WORKERS COMPENSATION

Payroll can be split between your long haul and short haul (less than 200 miles) operations.

### UMBRELLA

While standard policies will cover your operation in most situations, one unforeseen catastrophic event not covered by your policy could be detrimental to you. Umbrella policies cover legal defense for claims when coverage is not provided by the underlying liability.

### TAILORED PROTECTION POLICY (TPP)

This policy can be endorsed to provide a variety of coverages in addition to those provided in your base policy to ensure you are covered.

- Building and Business Personal Property
- Tools and Equipment coverage
- General Liability

### LOSS CONTROL

Our highly specialized team can help you identify risks and assist you with implementing health and safety programs.

### CLAIM SERVICE

While many other companies have been centralizing their claim operations, at Auto-Owners, we've been opening more local claim branches. With nearly 100 claim offices in 26 states, we believe our claim branches should be as close as possible to our policyholders and agents.

We are dedicated to providing our policyholders with our highly-rated "No Problem"® claim service as we strive to be the best provider of claim service in the industry.

## WHY AUTO-OWNERS?

- We offer more than just auto insurance - with our wide array of car, home, business, and life insurance products, you can look to Auto-Owners for all your insurance needs.
- 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**  
INSURANCE

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Agency Since 1965