

FOR-HIRE SPECIALTY TRUCKING PROGRAM



Whether they're working a construction site or coal mine, a saw mill or sand pit, for-hire truckers need commercial grade coverage to keep them running strong. Help them protect their businesses, and their vehicles, with our For-Hire Specialty Trucking Program. We open the door to a wide array of vocational truckers—from new hires to seasonal staff to veteran drivers and more.



Build business with broad acceptability of businesses, vehicles and drivers

BUSINESSES

- » **Dirt, Sand & Gravel:** operations that haul dirt, sand, gravel, asphalt or aggregates for a fee.
- » **Logging:** timber operations as well as contract log and woodchip haulers.
- » **Coal Hauling:** operations that haul any amount of coal from a mine site or tipple.
- » **Waste Haulers:** operations that collect from residential or commercial customers, including containers from construction sites, and to/from transfer stations and landfills. Also, septic waste contractors and businesses that recycle or sell scrap material.

VEHICLES

- » **Tractor trailer combinations**
- » **Dump trucks**
- » **Log haulers**
- » **Roll-offs**
- » **Garbage trucks**
- » **Service vehicles**
- And more**



For a complete listing of business types, view the Commercial Auto Business List on ForAgentsOnly.com.

Less paperwork, more profit

Convert more quotes, and save time and effort, with our wide range of discounts and payment options:

» Stackable discounts

- » Paid In Full
- » Business Experience
- » Commercial Driver's License

» Faster, easier payments

- » Direct-to-consumer billing
- » Flexible installment plans
- » No-interest financing
- » Low initial payments
- » Online and phone payments
- » Check, credit, money order, EFT accepted

Haul in hot prospects

Everyone loves a great deal—especially hardworking truckers. And they love filling their fellow drivers in on the great deals or services they find. Why not tap into your own treasure-trove of truck customers with a referral program? Enlist those customers who are your most supportive agency advocates—then arm them with referral cards from the Brand Express and reward them for any leads sent your way. It's a great way to build relationships—and business!

Discounts, coverages and limits vary by state. View the details in your state product guide on ForAgentsOnly.com—visit the home page and click on the Products tab, then Commercial Auto on the drop-down menu.

PROGRESSIVE
COMMERCIAL

Key For-Hire Specialty coverages

Primary Liability: we offer limits up to \$2 million and transmit state and federal filings promptly to get your customers in business fast.

Motor Truck Cargo: helps your truckers cover the value of the cargo they haul as well as additional costs, such as debris removal, earned freight charges and more with separate limits and no additional deductible.

Motor Trucking General Liability (GL): helps professional truckers meet a contractual requirement with GL—which pays for damages caused by your customers when they're not driving. (Not available for Debris.)

Rental with Downtime: helps truckers get a temporary rental if their vehicle's down due to a covered loss; if a replacement can't be found, pays them up to the daily maximum limit to help them cover expenses—even if they can't work.

Hired Auto: many business partners of for-hire risks require they carry insurance for all vehicles in service to their business, whether owned by the business or not. Help them meet this contractual requirement with this excess liability coverage.

Non-Trucking Liability (NTL)*: helps you cover your truckers even when they're off the clock. When they're under permanent lease to a motor carrier and not driving under dispatch, they'll have coverage with no radius restrictions.

**Combine NTL with our Physical Damage coverage to create a great packaged policy for drivers who don't need Primary Liability.*

Plus, you can write these Physical Damage coverages:

Permanently Attached Equipment: provides additional coverage for equipment, such as loaders and tarping systems, when included in the stated amount.

Comprehensive Only: makes it easy for customers to continue coverage when storing a vehicle during the off-season.

Trailer Interchange: provides Physical Damage coverage to any non-owned trailer a trucker is using—normally required when hauling a trailer under a Trailer Interchange Agreement.

DID YOU KNOW?

Many seasonal businesses drop their vehicle coverage in the off-season to save money. Then without proof of continuous coverage, they often pay more to regain full coverage. Help them stay protected against incidental damage during the off-season with our Comprehensive Only coverage—and get a great rate on full coverage when they return to the job.

Towing a heavy truck from an accident scene can cost as much as \$15,000. And while many commercial insurance providers limit towing expenses up to vehicle stated amounts, we provide unlimited towing on covered losses with Collision coverage. Which means your truckers have the option to get a vehicle repaired at the most appropriate facility without paying extra for tow charges.

If your customer's truck is out of commission for 30 days or more, they may be at risk of going out of business. Get them back on the road fast with our industry-leading claims service. To speed up the process, we get the ball rolling as soon as the claim is reported, enlisting the experience and expertise of one of our in-house claims specialists. This specialist acts as the primary point of contact for you, and your customer, during the entire claims process—ensuring convenience, quality and quick turnaround of every claim.



CAN'T FIND IT HERE? ||

For more information, view your state product guide on ForAgentsOnly.com (FAO) or call us at 1-877-776-2436.