

# Truckers' General Liability

Commercial Auto Division

Kinsale offers Truckers' General Liability through our Commercial Auto Division, with solutions for small-to-midsize fleets and businesses. We can offer up to \$1 million in primary limits, with low minimum premiums and the creativity to craft coverage that fits each account.

We can consider hard-to-insure accounts, like new ventures, those with poor loss histories, or those with non-preferred drivers.

## Target Classes

- Courier services
- Freight forwarders
- Moving services
- Pilot cars
- Taxi and limo services
- Third-party logistics services
- Transloading services
- Truckers
  - Short or long haul trucking
  - New ventures
  - For-hire trucking
- Towing operations
- Warehousing operations

## Submission Requirements

- ACORD Commercial Liability Insurance application and General Liability application
- Supplemental application, where appropriate
- Five-year currently-valued company loss runs
- Website information

## Avoided Risks

- Ride sharing operations

## Submission Address

[ca@kinsaleins.com](mailto:ca@kinsaleins.com)

## Minimum Premium

- \$1,650

## Deductible

- Starts at \$1,000

## Policy Structure

- Commercial General Liability
- ISO Occurrence or Claims-Made forms
- Employee Benefits Liability
- Stop Gap Liability
- Up to \$1M in primary limits
- Up to \$5M available with Kinsale's Excess Auto Liability

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