Westchester Casualty

TRANSPORTATION
HAZARDOUS MATERIAL AND GENERAL FREIGHT TRANSPORTATION COVERAGE

Navigating the many challenges of the transportation industry can leave your clients confused when managing their transportation risks. At Westchester we understand these transportation risks. We offer customized risk management solutions and liability insurance products and services designed to address hazardous material and general freight transportation exposures.

Product Description	Primary Coverage for Bulk Hazmat/Non Hazmat and General Freight haulers • Motor Carrier/Trucker coverage including Pollution • Commercial General Liability
Typical Client Profile	• For hire or private fleets transporting product between commercial locations • Formalized safety programs in place and acceptable financials • Minimal General Liability exposure (aside from terminal operations) • Favorable CSA/SMS scores
Minimum	• 10 Tractor units hauling at least 50% hazardous materials • 25 Tractors for oilfield related bulk haulers such as brine/drilling mud/frac sand • 20 – 100 Tractors Min-Max for General Freight
Limits	**Hazardous Material/Non-Hazardous Bulk:** • To $5M bodily injury and property damage liability capacity (Oilfield operators: $1M Max) • Statutory coverages as required • Physical damage, subject to various deductibles (Oilfield operators: no physical damage) **General Freight:** • Minimal or no flatbed • Maximum liability is $1M • No gulf states or northeast exposures • Prefer regional radius (under 500 miles)
Restricted Classes or Industries	• Explosives haulers (UN Hazard Class 1 Explosives) • Garbage or refuse (Non-Hazardous Waste) Haulers • Residential delivery of product (Gasoline/Petroleum/Fuel Oil/Propane, etc.) • Massachusetts garaged or licensed vehicles

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Key Competitive Advantages	• Pollution coverage included on auto form • Admitted/non-admitted available • State and federal filings as needed • Experienced and responsive underwriting • 24 hour/7-day/365-day emergency claims response through Environmental Incident Alert℠ • Loss control and value added services • Westchester's financial strength and superior ratings from the industry's principal agencies
All Transportation Submissions	For faster handling, please send all e-mail submissions to **transportation@westchester.com**

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