

COMMERCIAL RISK SERVICES

ACE EXPRESSSM

MOTOR TRUCK CARGO

The ACE EXPRESSSM Motor Truck Cargo policy offers coverage designed to respond to a wide variety of motor truck cargo exposures. Coverage is on a legal liability basis for risks of direct loss or physical damage to cargo carried by common or contract carriers. Limits may vary by commodity and customer. In addition to basic cargo coverage, ACE EXPRESS Motor Truck Cargo offers coverage for specified shippers, terminals and trailer interchange.

Preferred Classes/Industries

- Low theft commodities
- Building materials
- Steel & Lumber
- Dry Grocery Items
- Paper Products & Plastics
- Baled Cotton
- Containerized Freight
- General Merchandise
- Frozen Foods (ex. Shellfish)
- Produce
- Meat & Poultry (ex. New Ventures)
- Contractors Equipment, Oilfield Equipment & Heavy/Light Machinery
- Agricultural Products
- Walmart/Target Goods

Restricted Classes/Industries

- Household Goods Movers
- Contingent Cargo
- Freight Brokers
- Freight Forwarders
- Owners goods on owners trucks
- High Valued Autos
- Pharmaceuticals
- Copper
- Cigarettes/Cigars
- Alcoholic Beverages (other than beer, wine or ale)
- Accounts located in Dade, Broward, and Palm Beach Counties in Florida



insured.™

Key Advantages

- Admitted paper – Westchester Fire Insurance Company (NAIC #10030)
- No radius restrictions within policy coverage territory
- Quick underwriter response on system referrals
- Coverage available in all states except CA, AK, and HI
- Strong financials to protect your client's liability exposures with ratings of A+ (Superior) A.M. Best and AA- (Very Strong) from Standard & Poor's

The ACE Commercial Risk Services Difference

Professional Claims Staff: Our internal claims staff averages 10+ years of experience and is dedicated to serving our insureds.

Financial Strength: ACE's U.S. underwriting companies consistently receive among the highest ratings for financial strength from the industry's principal agencies.

National Network with Local Expertise: Access to the product expertise and global reach of the ACE Group of Companies.

Minimums

Deductible minimums \$1,000; except \$2,500 Refrigeration breakdown and water damage, rust and warpage

Limits

- Earned Freight Charges up to \$2,500
- Debris Removal Expense up to \$5,000
- Pollutant Clean Up and Removal Expenses up to \$10,000
- Expenses to Protect Covered Property From Further Damage up to \$15,000
- Miscellaneous Equipment up to \$1,000

Additional Facts

- Up to \$500,000 in Limits
- Minimum Policy Premium \$1,250; New Ventures Minimum Policy Premium \$2,500
- Competitive coverage terms and services
- A+ (Superior) rating by A.M. Best and AA- (Very Strong) by Standard & Poor's

Why ACE?

ACE has the expertise and financial stability to entertain the most complex risks.

CONTACT US

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The above is a product summary only and the underwriter reserves the right to request additional information and determine if a policy quote can be offered. If a policy is issued, please see the policy for actual terms, conditions and exclusions. Insurance is provided by Westchester Fire Insurance Company, Philadelphia, PA or, in some states, other insurers within the ACE Group of Companies or its allied distribution associates. All products may not be available in all states and surplus lines products can only be offered through licensed surplus lines brokers.

ACE Commercial Risk Services is a division within the ACE Group that is dedicated to providing specialty insurance products that offer solutions for small business insurance needs in North America. ACE Commercial Risk Services offers its products through retail agents and brokers, wholesale brokers, program agents and other alternative distribution models. Additional information can be found at www.acecrs.com

