



Built for the long haul: inland marine coverage for tough risks.

Inland Marine Transportation Package Policy

Product Parameters

Limits:

- Auto Physical Damage:
 - » Starting at \$1M per occurrence; max \$350K Per Unit
- Motor Truck Cargo:
 - » \$1M per occurrence; higher terminal limits available

Minimum Premium: \$50K

Minimum DED/SIR:

- Auto Physical Damage: \$5K
- Motor Truck Cargo: \$2.5K

Target Client

- Common or Contract Motor Carrier
- 15+ Power Units
- 3+ Years in business (5+ preferred)
- Experienced Driver Pool
- Healthy Financial Performance
- Positive CAB and SAFER Scores
- Managed Growth and Turnover

Not a Fit

- Monoline Auto Physical Damage
- Autos Leased to Others

- Non-asset Based Freight Forwarders/Brokers
- Auto Hauling/Drive-Away/Open Lot Storage
- High Value Pharmaceuticals
- New Ventures/Small Fleet
- Broad Commodity Appetite (see exceptions under “Not a Fit”)
- Navigators Specialty (Non-admitted) Paper – Admitted Motor Truck Cargo available where required by statute

Underwriting Requirements

- A completed and signed transportation-specific application
- Historic exposures and deductibles
- Hard copy Loss Runs – Minimum of 5 years PLUS current term
- Current financial statements and Motor Vehicle Reports (MVRs)

Highlights

- APD and MTC Package or MTC Monoline
- Proprietary Auto Physical Damage forms, Industry Standard AAIS Motor Truck Cargo forms
- Flexible reporting options – Monthly or Quarterly Reporting APD, Annual Reporting MTC. Annual Adjustment
- Experienced Transportation Claims Team



To learn more, [contact us or visit TheHartford.com/navigators](https://www.TheHartford.com/navigators)

General Product Description | This general product description is information only and designed for insurance producers. It is neither an offer to sell nor a solicitation to purchase any particular insurance product, and may not be disseminated to the general public. This general product description outlines the coverage(s) that may be afforded under a policy from The Hartford. All policies should be examined carefully for suitability and to identify all exclusions, limitations and other terms and conditions. In the event of a conflict between any policy and this document, the terms and conditions of the policy shall control.

About Surplus Lines Coverage | The coverage(s) identified in this general product description may be written on a surplus lines basis. Eligibility for surplus lines insurance coverage is subject to state regulations and requires the use of a surplus lines broker. Surplus lines insurance policies are generally not protected by state guaranty funds. In connection with the insurance offered herein, the broker is responsible for any disclosure or stamping requirements associated with surplus lines policies, and compliance with any declination, due diligence, or record-keeping requirements for surplus lines policies, and collection and payment of the applicable surplus lines premium taxes and any other applicable surcharges owed on each policy and to make any related filings. Surplus lines coverage is underwritten by Navigators Specialty Insurance Company, Maxum Indemnity Company, Pacific Insurance Company Ltd. (except in CT and HI) and Hartford of Illinois Insurance Company in CT and HI.

About The Hartford Underwriting Companies | The coverage(s) identified in this general product description may be underwritten by one or more of the property and casualty insurance companies of The Hartford Insurance Group, Inc. In Texas, Arizona, New Hampshire, Washington and California, this insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Casualty Insurance Company, Hartford Fire Insurance Company, Hartford Insurance Company of the Midwest, Hartford Insurance Company of Illinois (CT and HI only), Hartford Lloyd's Insurance Company (TX only), Hartford Underwriters Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company (not licensed in CA), Navigators Insurance Company, Navigators Specialty Insurance Company (not licensed in CA), Pacific Insurance Company Ltd. (except in CT and HI) (not licensed in CA), Property and Casualty Insurance Company of Hartford, Sentinel Insurance Company, Ltd., Trumbull Insurance Company and Twin City Fire Insurance Company and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

The Hartford Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Fire Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.TheHartford.com.