



Motor Truck Cargo Legal Liability Solutions

Inland marine business requires creative and technical insurance solutions, backed by a company vested in your success. So in addition to our *Motor Truck Cargo Legal Liability* insurance products, we have made it easier (and faster) for you to successfully place business via our state-of-the-art **u.writer**SM **Motor Truck Cargo** system, which enables you to submit, rate, quote, bind, issue and service business online.

Motor Truck Cargo Legal Liability

From water damage to stolen merchandise to a refrigeration failure, Chubb understands how to help protect motor carriers from the perils of the road. We know that your clients work hard to ensure that their customers' shipments arrive promptly and undamaged. However, there may be an occasional bump along the way. *Motor Truck Cargo Legal Liability* insurance from Chubb provides specialized protection to help motor carriers keep their businesses rolling.

Automatic limits of insurance included in our Motor Truck Cargo Legal Liability policy forms:

Coverages	Blanket Policy Automatic Limit	Scheduled Policy Automatic Limit
Debris removal	Policy limit	Policy limit
Vehicle substitution	N/A	Included
Newly aquired terminal	N/A	\$ 50,000
Earned freight	\$ 25,000*	\$ 5,000*
Pollutant cleanup or removal <i>(annual aggregate)</i>	\$ 50,000*	\$ 10,000*

*Most limits can be increased for an additional premium.

Unique Features

Earned freight: Freight charges you have earned but which you are unable to collect due to direct physical loss or damage to freight caused by or resulting from a peril not otherwise excluded. These are automatically insured up to \$5,000 for the scheduled policy & \$25,000 for the blanket policy.

Pollutant cleanup or removal: Costs you incur to clean up or remove pollutants from air, land or water, either inside or outside of a building or other structure, if the pollutants were part of freight, and the discharge is caused by or results from direct physical loss or damage for which the insured is legally liable to freight caused by an accident and arising out of a peril not otherwise excluded. Automatically covered for \$50,000 for our blanket policy and \$10,000 for our scheduled policy.

Debris removal: Costs you incur to remove debris of damaged freight following direct physical loss or damage for which the insured is legally liable caused by an accident and arising out of a peril not otherwise excluded. Debris removal will be paid only if reported to us in writing within 180 days of the date of the direct physical loss or damage to freight.

Services and Quality

Claim service: The true test of any insurance company is how it responds to claims. Chubb maintains a reputation for fairness and integrity by treating every customer—from policy issuance to claim settlement—as we would want to be treated. Agent and broker associations, industry analysts and publications the world over consistently recognize Chubb for our service quality—especially claim service. Chubb has been ranked #1 for outstanding claim service 10 times in the Goldman Sachs Survey of Property and Casualty Producers. We have earned our reputation for providing claim service in a prompt and fair manner. We generally respond within 24 hours of notification for first-party claims.

Loss control: Our goal is to reduce or eliminate the probability of a loss and minimize its severity should a loss occur. Our global network of loss control consultants consists of long-tenured professionals with specialized expertise and construction experience.

24/7 Interactive Underwriting System:

u•writerSM Motor Truck Cargo

Commercial agents and brokers with access to @chubb can now use Chubb's **u•writer Motor Truck Cargo** interactive underwriting system to quickly and conveniently enter insurance submissions and instantaneously obtain rates, quotes, and binders for insurance.

With **u•writer Motor Truck Cargo**, you can provide faster, better service to clients:

- Prequalify risks and generate quotations with deductible options.
- Access saved quotes for new and existing risks.
- Bind insurance, once quoted, subject to system approval.
- Arrange for endorsements or cancellations of existing policies.
- Print or email quote letters, binders, and client invoices.
- Access specimen contracts and marketing materials.
- Receive producer policies within 72 hours of binding (or overnight via Chubb Commercial PaperFree).

To start using **u•writer Motor Truck Cargo**, simply contact your local Chubb Inland Marine underwriter.



Chubb Group of Insurance Companies

www.chubb.com

Chubb Group of Insurance Companies ("Chubb") is the marketing name used to refer to the insurance subsidiaries of The Chubb Corporation. For a list of these subsidiaries, please visit our website at www.chubb.com. Actual coverage is subject to the language of the policies as issued. Chubb, Box 1615, Warren, NJ 07061-1615.

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