

# Motor Truck Cargo

## Inland Marine Coverage Highlights



FOR AGENTS AND BROKERS

### Why choose Liberty Mutual Insurance?

Liberty Mutual Insurance writes motor truck cargo policies offering broad and flexible legal liability coverage for motor carriers and truckers who are transporting the property of others. We tailor these coverages to meet the needs of your clients' complex transit risks.

With more than 100 years' experience, you can depend on Liberty Mutual Insurance to help safeguard your clients' property, equipment, people, and more.



### Appetite

- Contract and common carriers
- Reefer units, dry vans, flatbed and cargo vans
- Broad appetite for a wide range of commodities

### Coverage highlights

- Annual adjustment provision available
- Coverage for loading and unloading, reloading, and returned shipments
- Debris removal
- Freight charges
- Newly acquired terminals
- Options available to rate based on power units, or annual receipts.
- Pollutant cleanup and removal

### Available options

- Backhauling; optional endorsement to cover backhauling exposures
- Contingent cargo; for goods transported by another carrier under contractual agreement with your client
- Mechanical breakdown of refrigeration and heating units, for perishable goods or temperature-sensitive items if your client's vehicle refrigeration or heating unit breaks down
- Physical loss of goods coverage caused by spoilage or temperature changes due to the breakdown of refrigeration or heating equipment, whether in a terminal or on a truck.
- Property coverage while at a terminal or a dock awaiting final distribution.
- Terminal coverage for cargo at a terminal location
- Trailer Interchange; legal liability coverage for damage to trailers of others

### Superior claims service

Together, we help minimize risk, reduce loss, and prepare customers for the unknown. When the unexpected happens, we're committed to providing an exceptional claims experience every time. We're there when your clients need us the most.



**To learn more about inland marine coverage from Liberty Mutual Insurance, contact your inland marine underwriter or territory manager today.**

[libertymutualgroup.com/business](http://libertymutualgroup.com/business)

Availability of coverage may vary by state. Please contact your inland marine underwriter for details. For larger risks, contact our National Accounts Property Inland Marine group.

The descriptions of coverage are necessarily brief and subject to the provisions, limitations, and exclusions that can only be expressed in the policy and related endorsements. The actual terms and conditions of the policies determine the coverage and limits afforded. Insurance underwritten by Liberty Mutual Insurance Company or its affiliates or subsidiaries.

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