The hauler's checklist

Six things to check on a trucking policy — starting with the endorsement most owners believe protects them, which does not protect them at all.

> **Start here.** Trucking claims are rarely denied because somebody forgot to buy coverage. They are denied over details nobody checked until the loss — the radius you actually run, where the trailer was parked, who owned it, whether the driver was your employee.

1 The MCS-90 does not cover you

Federal financial responsibility endorsement

This is the one owners get wrong most often. The MCS-90 is a guarantee to the *public* that an injured party gets paid, required of interstate for-hire carriers. It is not coverage for your business — if your insurer pays a claim under it that your policy would not otherwise have covered, the insurer can come back to you for every dollar. It is a federal filing, not a safety net.

2 Radius of operation — the number you quoted, not the number you run

Your auto policy is rated on how far from the terminal you operate. Runs beyond that radius can mean a large premium bill at audit and, in a bad case, an argument from the carrier about whether the trip was covered at all. If the work has grown past what you told the underwriter two years ago, fix it in advance rather than at the claim.

3 Cargo — check the exclusions, not the limit

Almost every owner knows the cargo limit. Far fewer know what voids it. Common exclusions: theft from an unattended or unlocked vehicle, loss from improper securement or loading, refrigeration breakdown, and specific commodity exclusions. A load stolen from a truck parked overnight at a lot is the textbook denied claim.

4 Hired and non-owned auto

If you rent a tractor when one goes down, borrow a truck, or send an employee in a personal vehicle, your own scheduled-auto coverage may not respond. Hired and non-owned auto fills that gap and is routinely missing from policies built around an owned fleet.

5 Trailer interchange and non-owned trailers

Physical damage on your auto policy covers trailers you own. Pull a trailer under an interchange or lease agreement and damage to that trailer is a separate coverage. The agreement you signed almost certainly makes you responsible for it, whether or not you bought the coverage.

6 Owner-operators: occupational accident is not workers' compensation

If you run owner-operators, confirm what they actually carry and what New York would call them. An occupational accident policy is not workers' compensation, and a driver treated as an independent contractor can still be deemed your employee after an injury, leaving the motor carrier holding an uninsured comp claim. Get certificates and keep them current.

Four questions to ask your agent this week

1. What radius am I rated for, and does it match the runs I am actually taking?
2. What voids my cargo coverage — specifically, what are the theft and securement exclusions?
3. Do I have hired and non-owned auto, and coverage for trailers I do not own?
4. If one of my owner-operators is hurt tomorrow, who pays, and have you seen their certificate?

Want someone to check it for you?

Send us your declarations page. We will read it against the six items above and tell you which ones you are exposed on, in writing, within one business day. Free, and you keep the summary whether you work with us or not. **mytownadvisors.com · (315) 885-5859**

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