



ACE WESTCHESTER

TRANSPORTATION

HAZARDOUS MATERIAL AND GENERAL
FREIGHT TRANSPORTATION COVERAGE

Navigating the many challenges of the transportation industry can leave your clients confused when managing their transportation risks. At ACE Westchester we understand these transportation risks. We offer customized risk management solutions and liability insurance products and services designed to address Hazardous Material and General Freight transportation exposures.

Product Description

Primary Coverage for Bulk Hazmat/Non Hazmat and General Freight haulers

- Motor Carrier/Trucker coverage including Pollution
- Commercial General Liability

Typical Client Profile

- For hire or private fleets transporting product between commercial locations
- Formalized safety programs in place and acceptable financials
- Minimal General Liability exposure (aside from terminal operations)
- Favorable CSA/SMS scores

Minimum

Hazardous Materials:

- 10 Tractor units hauling at least 50% hazardous materials
- 25 Tractors for oilfield related bulk haulers such as brine/drilling mud/frac sand
- 20 – 100 Tractors Min-Max for General Freight

Limits

Hazardous Material/Non-Hazardous Bulk:

- To \$5M bodily injury and property damage liability capacity (Oilfield operators: \$1M Max)
- Statutory coverages as required
- Physical damage, subject to various deductibles (Oilfield operators: no physical damage)

General Freight:

- Minimal or no flatbed
- Maximum liability is \$1M
- No gulf states or northeast exposures
- Prefer regional radius (under 500 miles)



insured.™

**Restricted Classes
or Industries**

- Explosives haulers (UN Hazard Class 1 Explosives)
- Garbage or refuse (Non-Hazardous Waste) Haulers
- Residential delivery of product (Gasoline/Petroleum/Fuel Oil/Propane, etc.)
- Massachusetts garaged or licensed vehicles

Key Competitive Advantages

- Pollution coverage included on auto form
- Admitted/non-admitted available
- State and federal filings as needed
- Experienced and responsive underwriting
- 24 hour/7-day/365-day emergency claims response through ACE AlertSM
- Loss control and value added services
- ACE financial strength and superior ratings from the industry's principal agencies

Primary Hazmat Submissions

For faster handling, please send all e-mail submissions to wsgghazmat@acegroup.com



The above is a product summary only. The insurance policy actually issued contains the terms and conditions of the contract. All products may not be available in all states and surplus lines products can only be offered through licensed surplus lines producers.

ACE Westchester is the U.S.-based excess and surplus property and casualty operations of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE). The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world. Additional information can be found at www.acewestchester.com.