



storage & cartage

## GENERAL LIABILITY

This product is available for all equipment being used in a dead-storage application. Leased units are covered wherever they are located within the U.S., its territories, and Canada. Coverage is bound upon initialing the lease in the proper place. You are provided a certificate as proof of this coverage. Limits are \$2,000,000 general aggregate, \$1,000,000 per occurrence, and \$5,000 medical payments and there is no deductible. All other coverage on the standard general liability policy is excluded (products excluded include: completed operations, fire legal liability, and personal & advertising injury). The policy provides primary coverage to the lessee of the leased unit. Premiums are charged and paid through your monthly rental invoice and you pay only for the days you actually have the equipment on rent.

## PROPERTY and CONTENTS

This product covers the cost of damage/theft of the property you lease (a semi-trailer or a container) that is used only in a dead-storage application and is written on an inland marine form. Leased units are covered wherever they are located in the U.S., its territories, and Canada. Coverage is based on replacement cost. Claims are paid without deduction for depreciation. Coverage is written on an all risk policy, meaning all risks of physical damage except for specifically excluded perils. Some major perils included are fire, lightning, hail, windstorm, theft, and vandalism. **Some of the most standard exclusions include flood, earthquake, normal wear and tear, pollution, and nuclear exposures.** The deductible for this coverage is \$500 per unit, per occurrence. Coverage is bound upon initialing the lease in the proper place. This coverage offers the convenience of knowing that the Lessee will be limited to the deductible payment in the event of a loss. **This coverage does not cover semi-trailers or containers used to store hazardous chemicals, explosives, perishable goods, jewelry & furs, guns & ammo, liquor, cigarettes, medical equipment, or any item in violation of the terms of the lease.** When purchasing Property coverage, you can also purchase coverage for the contents of the leased unit. We offer 3 limits of contents coverage; \$5000, \$10,000 or \$25,000 for purchase. The deductible for contents coverage is \$500 per claim for any limit selected. Coverage is written on an all risk basis. All risks of physical damage are covered except for specifically excluded perils. Major perils included are fire, hail, windstorm, theft, and vandalism. **Most common exclusions are pollution, nuclear exposures, earthquake and flood and specific items not covered include hazardous chemicals, explosives, perishable goods, jewelry and furs.** Premiums are charged and paid through your monthly rental invoice and you pay only for the days you have the equipment on rent.

## PHYSICAL DAMAGE TO CARTAGE/OVER-THE-ROAD SEMI-TRAILERS

This is an exclusive insurance program for those companies who lease over the road semi trailers. This program provides immediate coverage without the hassle of underwriting requirements of insurance companies who require 3 to 5 year loss runs, driver information, and many other questions before coverage is offered. The rates are very competitive and DO NOT require and out-of-pocket deposit premium. Coverage is bound upon initialing the lease in the proper place. You are provided a certificate as proof of this coverage. This policy covers collision, fire, theft, lightning, explosion, windstorm, hail, earthquake, flood, mischief, vandalism, and the sinking, burning, or derailment of any conveyance transporting covered auto. This policy covers the full value of the semi-trailer less a deductible of \$1000 for each claim under this coverage. Premiums are charged and paid through your monthly rental invoice and you pay only for the days you actually have the equipment on rent.