

ACMG INSURANCE

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Commercial Trucking Insurance

Just as your risk exposure should be a major business priority, trucking insurance should be as well. Trucking insurance can protect a company from lawsuits among other things.

For a trucking operation, consider the following common coverages:

General Liability Coverage

Truckers' general liability coverage will protect the actions of the driver who is operating on someone else's premises. For example, a mistake at truck stops and loading docks will be covered under this policy.

General liability insurance also covers mistakes that occur in the delivery of the driver's load.

Primary Liability Coverage

Primary liability coverage won't cover the trucks you own. However, it will cover victim damages that might occur while one of your employees is operating a commercial vehicle.

Physical Damage Coverage

Another commercial truck insurance option is physical damage coverage. This is a must for businesses that might need to repair or replace damage to the truck and the equipment on it.

This policy works in the event of a trucking accident or theft.

Non-Trucking Liability Coverage

The best trucking insurance companies will offer non-trucking liability coverage as well. Trucking companies will want this policy to cover damages that occur to others while the truck is not under dispatch.

Motor Truck Cargo Coverage

Whether your business is the victim of refrigeration breakdown, stolen goods, debris removal, or a wet load, you'll want your insurance to cover it. Motor truck cargo insurance can protect your cargo.

Medical Payment

When it comes to commercial trucking insurance rates, you'll want to splurge on medical payments. This policy covers medical bills for the driver or passenger who is injured in or from the commercial vehicle.

It is important to note that this policy will vary from state to state.

Uninsured/Underinsured Motorists

If someone were to hit your commercial truck and they don't have liability coverage, you'll be glad you have this policy. Uninsured/underinsured motorists' policies can cover whatever needs repairing in this case.

Cost of Commercial Truck Insurance

Semi-truck insurance comes at a cost, but the risk of not having it is so high that the price is worth it. In general, trucking insurance can cost anywhere from \$8,000 to \$14,000.

You can get a commercial truck insurance quote to see where your costs lie in the range.

Do You Need Trucking Insurance?

Every commercial trucking business needs insurance to cover risks that can occur at any moment. The above trucking insurance coverage options are beneficial for businesses to have.

Opting for insurance plans is one of the first things you'll need to do when opening your trucking business. To get the most out of what you pay for when it comes to trucking insurance, you need to find the right provider.

For more information on policies or to receive a free quote, contact us now.

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