

# TRUCKER'S CHECKLIST

If you're interested in NTL and Physical Damage coverage, you may also benefit from these key coverages designed for professional truckers. Review this convenient checklist with your local agent:

- » Rental with Downtime. If your truck is down for repairs, we'll help you stay on the job by paying for a temporary rental truck—or if an appropriate substitute can't be found, we'll reimburse you for downtime.
- » Permanently Attached Equipment (PAE). Have you added some "bells & whistles" to your rig? If so, protect your investment with our PAE coverage.
- » Trailer Interchange. A must for truckers hauling under a trailer interchange agreement.



For the last 40 years, we've welcomed more customers, vehicles and businesses than any other commercial insurance company. We've earned our rating as number one truck insurer\* by providing the unique coverages that professional truckers like you need—with the affordable rates and flexible payment plans to help you manage your operation.

PROTECT YOUR TRUCK WITH  
**NON-TRUCKING  
LIABILITY &  
PHYSICAL DAMAGE**  
*coverage*



**Get customized commercial coverage for your truck with Progressive. Call your local agent today for a fast, free quote.**

\*From SNL Financial's 2013 national written premium data. Progressive Casualty Ins. Co. & affiliates, Mayfield Village, Ohio; in Texas, Progressive County Mutual Ins. Co. Discounts not available in all states or situations. All coverage is subject to policy terms and conditions.

When you respond to this offer, we will obtain information from you and other sources to provide your insurance quote. We may disclose some of this information to our service providers. Complete details are in our Privacy Policy, which you may obtain by calling 1-877-877-6041 or by visiting progressive.com. 11800665 (08/14)



**PROGRESSIVE**  
COMMERCIAL

## A perfect pairing for professional truckers

If you're an owner-operator driving on lease to a motor carrier who provides your primary liability, you may need coverage when using your truck for personal or non-business purposes. You may also need to protect your own vehicle. Progressive Commercial offers Non-Trucking Liability and Physical Damage to help protect your truck—and your livelihood.

## Added assurance for independent truckers

### Non-trucking Liability coverage (NTL)

If you're under permanent lease to a motor carrier that provides your Primary Liability coverage, you could benefit from our NTL coverage while using your truck for most non-business, personal use. For instance, NTL adds coverage when you use your truck on your day off or for things like going to the movies, picking up groceries, or even attending a sporting event or auto race.

Coverage includes:

- » Medical and associated expenses for injuries to others or even death
- » Damage caused to other people's property

NTL coverage will not provide coverage when you are hauling any type of cargo, whether you are being paid or not, and may not cover activities deemed to benefit the motor carrier.

### Physical Damage coverage

Why is Physical Damage important? Typically, a motor carrier provides Primary Liability coverage for owner-operators, but not necessarily Physical Damage coverage. When you maintain Physical Damage on your policy, we'll pay for damages to your truck caused by collision, overturn, theft, or natural disaster even if you experience a total loss. And there are no radius restrictions.



## Rapid repairs boost business

If your truck is down due to an accident, getting back on the road is a priority—because if your truck isn't working, neither are you.

To speed up the claims process, we manage 100 percent of all claims in-house vs. the industry standard of using outside independent adjusters. And to ensure quality and accuracy, our truck claims specialists are extensively trained at our own facility.

Report your claim anytime, anywhere, by calling one of our claims professionals at **1-800-274-4499**.

## Save money no matter what you drive

With our customized packages and money-saving discounts, you'll get the commercial coverage you need at a rate that respects your bottom line—whatever type of truck you drive. Take advantage of money-saving options for hardworking truckers, including:

- » Physical Damage rates as low as 1.5 percent of your vehicle's stated amount
- » Adjustable deductibles—as low as \$100 and as high as \$5,000—to meet your needs

Plus, we offer a wide variety of payment options to help you meet the demands of running a business from the road, including:

- » Flexible installment plans
- » Low initial payments
- » Pay by phone or online with check, credit card, money order, or automatic withdrawal (EFT)

