

Commercial Transportation Program

If your client has risks in the transportation of goods, Bellingham Underwriters (BU), can help. Our Transportation program has the capability to write a broad range of risks from owner operators to large fleets, and from extra-heavy truck tractors to light vans, box trucks and pickups. We write motor carriers hauling a product for-hire as well as private motor carriers hauling their own goods. Our appetite is broad because our knowledge and experience is extensive.



Coverages Offered

- **Auto Liability**
 - Limits up to \$2,000,000 CSL
 - Including non-owned and hired auto liability
- **Physical Damage**
 - \$200,000 any one vehicle or \$250,000 train (train being the sum of a tractor and trailers)
- **Motor Truck Cargo**
 - \$250,000 any one accident or loss
 - \$150,000 any one item
- **Contractors Equipment**
 - \$500,000 any one accident or loss
 - \$200,000 any one item
- **Property**
 - \$500,000 TIV any one location for Building and personal Property combined
- **Truckers GL**
 - Limits up to \$1,000,000 each occurrence/\$2,000,000 annual aggregate for BI and PD
 - Limits up to \$100,000 Fire Legal Liability
 - Limits up to \$25,000 Medical Payments

Example Commodities

(not limited to)

- Autos
- Building Materials
- Containers/Intermodal
- Flatbed
- Grain & Produce
- Hazardous Materials
- Livestock
- Logs
- Mail
- Mixed Commodities
- Recycled/Refuse/Scrap
- Refrigerated & Dry Van Goods
- Sand & Gravel
- Water in bulk
- Wood Chips

Program Highlights:

- Multiple direct bill payment options available
- Complimentary loss control services for fleet accounts
- Automatic Additional Insured and Loss Payee forms on all policies



Target Markets

(not limited to)

- **Agricultural Classes** - including but not limited to fruit, produce, vegetable, grain, feed, seed, refrigerated, fertilizer haulers, hay, livestock
- **Auto Haulers** - focusing on dealership to auction
- **Container Haulers / Intermodal** - drayage container haulers in the Ports of Los Angeles/Long Beach and Portland (excluding Oakland or Seattle Ports)
- **Dirt, Rock, Sand and Gravel** - DRS&G of all kinds (including dirty dirt & frac sand) (written selectively in urban areas)
- **Dry Bulk Goods** - dry cement, lime ash, etc.
- **Dry Van** - focusing on regional hauls with fixed regular routes
- **Equipment Haulers** - including oversized/overweight haulers with specialty configurations and equipment
- **Flatbed** - building materials, steel, rebar, lumber, heavy equipment
- **Hazmat** - carriers of petroleum or other classified hazardous materials (will not write pollution coverage on petroleum haulers)
- **Log Haulers** - log haulers for hire and private log haulers either finished lumber or raw logs
- **LTL Haulers** - less than truckload risks
- **Mixed Use Classes** - all mixed operation class (partial agriculture and sand and gravel or flatbed and produce etc.)
- **Recycled/Refuse/Scrap Haulers** - commercial recycling and refuse haulers, scrap metal haulers including metal debris removal
- **Refrigerated Haulers** - reefer haulers focusing on regional hauls with fixed regular routes
- **Tankers haulers** - tanker haulers including wine, dairy operations, milk processed or raw, water, syrup, molasses, liquid fertilizers, petroleum (will not write pollution on petroleum haulers)
- **US Mail** - contract haulers for USPS service
- **Vineyard** - truckers associated with grape, production, hauling, bottling, processing

Territories

Alaska
Arkansas
Arizona
California
Colorado
Idaho
Illinois
Indiana
Iowa
Kansas
Missouri
Montana
Nebraska
New Mexico
Nevada
North Dakota
Oklahoma
Oregon
South Dakota
Utah
Washington
Wisconsin
Wyoming

Commission

12% for Agency Bill
11% for Direct Bill

Carrier

Hudson Insurance Company
A.M Best Rated Carrier

National Claims Management

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