

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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