

# COMMERCIAL TRANSPORTATION PROGRAM



Our transportation program has the capability to write a broad range of risks from owner operators to large fleets, extra heavy trucks to light vans, box truck to pick up trucks. We can write motor carriers hauling product for hire as well as private motor carriers hauling their own goods.

Our appetite is broad because our knowledge and experience is extensive.

## Target classes

(Including, but not limited to)

Agricultural Classes  
 Auto Haulers  
 Containers/Intermodal  
 Dirt, Rock, Sand, and Gravel  
 Dry van/Dry Bulk Goods  
 Equipment Haulers  
 Flatbed  
 Grain & Produce  
 Hazardous Materials  
 Less Than Truckload  
 Logs Haulers  
 Mixed Use Classes  
 Recycle/Refuse/Scrap Haulers  
 Refrigerated  
 Tanker Haulers  
 Water in Bulk  
 Wood Chips

## Coverages Offered

### Auto Liability

- Limits up to \$1,000,000 CSL (\$1.2MM in CA)
- Including non-owned and hired auto liability
- Pollution available with select classes

### Physical Damage

- \$200,000 any one vehicle, or \$300,000 train  
*(Train being the sum of a tractor and trailer(s))*

### Motor Truck Cargo

- \$250,000 any one accident or loss
- \$150,000 any one item

### Contractors Equipment

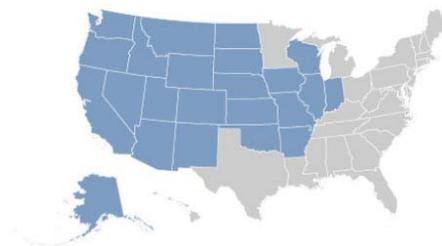
- \$500,000 any one accident or loss
- \$200,000 any one item

### 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

### TERRITORIES AVAILABLE

AK, AR, AZ, CA, CO, ID, IA, IL, IN, KS, MO, MT, NE, ND, NM, NV, OK, OR, SD, UT, WA, WI, WY



## Program Highlights

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



*While all classes of transportation business are eligible for our program, below are some examples of the key markets we specialize in.*

## Target classes

- **Agricultural:** including but not limited to fruit, produce, vegetable, grain, feed, seed, fertilizer, hay, and livestock
- **Autos:** focusing on dealership to auction
- **Container / Intermodal:** drayage containers haulers in the Ports and Railyards
- **Dirt, Rock, Sand, and Gravel:** DRS&G of all kinds (including dirty dirt & frac sand)
- **Dy Bulk Goods:** dry cement, lime ash, etc.
- **Dry Van:** focusing on regional hauls with fixed regular routes
- **Equipment:** 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)
- **Logs:** log hauler for hired and private log haulers either finished lumber or raw logs
- **LTL:** less than truckload risks
- **Mixed Use Classes:** all mixed operation class (partial agriculture and sand and gravel or flatbed and produce, etc.)
- **Recycled/Refused/Scrap:** commercial recycling and refuse haulers, scrap metal haulers including metal debris removal
- **Refrigerated Goods:** reefer haulers focusing on regional hauls with fixed regular routes
- **Tankers:** including wine, dairy, milk (processed and raw), water, syrup, molasses, liquid fertilizer, petroleum (will not write pollution on petroleum haulers)
- **US mail:** contract haulers for USPS service
- **Vineyard:** truckers associated with grape hauling, production hauling, bottling processing

## AGENCY APPOINTMENT REQUIRED

### COMMISSION

12% for Agency Bill

11% for Direct Bill

### CARRIER

Hudson Insurance Company

Admitted

*Rated A (Excellent) by A.M. Best, Financial Size Category XV*

### NATIONAL CLAIMS MANAGEMENT

☎ 503-636-1266

✉ [newclaim@nationalclaims.net](mailto:newclaim@nationalclaims.net)

### *Need a higher limit?*

*Effective 10/1/22, Bellingham Underwriters and Hudson Excess Insurance Company are pleased to announce an Excess Auto and GL product over our underlying commercial trucking policies.*

*See our website for further information.*

### About Us

Bellingham Underwriters (BU) is a long-established underwriting management firm nestled near the Canadian border. We specialize in Commercial Trucking, Ambulance, and Logging insurance. Originally a branch office of a larger MGA, the doors first opened in 1997. The company has grown and changed over the years including joining Arrowhead General Insurance Agency, Inc. in 2015. Our reliable customer service, industry experience, and knowledge are reasons why our retail agents choose BU.

### REQUEST AN APPOINTMENT

<https://bell-uw.com/producer-resources/>