



TRAILER INTERCHANGE COVERAGE-

Understand what it is – and when your insured needs it

What is Trailer Interchange (T.I.)?

Trailer Interchange applies under the Motor Carrier Coverage Form used by Bellingham Underwriters.

Symbol 69:

“Only those ‘trailers’ you do not own while in your possession under a written ‘trailer’ or equipment interchange agreement in which you assume liability for ‘loss’ to the ‘trailers’ while in your possession.”

Defined Terms:

- **"Loss"** = Direct and accidental loss or damage
- **"Trailer"** = includes a semitrailer or a dolly used to convert a semitrailer into a trailer.
With trailer interchange Coverage, “trailer” includes the container.

Trailer Interchange vs. Hired Auto Physical Damage (Symbol 72)

Trailer Interchange:

Your insured is covered **only if there’s a written trailer or equipment interchange agreement**—like the **Universal Intermodal Interchange Agreement (UIIA)** used in container and intermodal hauling. It also **includes containers**, which is critical for many of your clients.

Hired Auto Physical Damage:

No written agreement is required, but—**containers are not covered**. If your client hauls containers and doesn’t have the right coverage, they could be **left unprotected in a loss**.

The Bottom Line:

Don’t assume Hired Auto Physical Damage is enough. If your client is working under a trailer interchange agreement—especially in the intermodal world—make sure Trailer Interchange is selected to avoid a costly surprise.




Agent Checklist

- ✓ Ask your client if they are subject to a **written trailer or equipment interchange agreements**
- ✓ Determine if **containers** are involved
- ✓ Request **Trailer Interchange Coverage** if applicable
- ✓ Be aware that **selection of this coverage will trigger the UIIE endorsement**

Questions?

Reach out to your underwriter

or email info@bell-uw.com

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