

# BC Transportation Package Policy

Highlights at a glance

## Do you have one solution for all your insurance needs?

When it comes to protecting your business, the stakes could not be higher. You need more than just an insurance policy - you need a customized solution that offers distinct advantages.



### Zurich Targets

Profile	Hauling Capabilities	Radius
<ul style="list-style-type: none"> <li>• Non exempt automobile business: Trucking companies that have 50% or less of their mileage outside BC</li> <li>• Transportation companies looking for one policy for all their insurance needs on top of their current \$1M provincial auto primary coverage</li> <li>• Target 20-60 power units and up</li> <li>• Multiple terminals/properties/garage locations</li> <li>• U.S. operations</li> <li>• Steady measured revenue growth</li> <li>• Dedicated safety and compliance resources</li> <li>• Above average SAFE STAT/CVOR score</li> </ul>	<ul style="list-style-type: none"> <li>• Hazardous/ Dangerous goods</li> <li>• Bulk tanker</li> <li>• Less than load (LTL)</li> <li>• Heavy hauling/ specialized</li> <li>• Intermodal container</li> </ul>	<ul style="list-style-type: none"> <li>• Long haul and short haul, up to:                             <ul style="list-style-type: none"> <li>– 100% U.S. and</li> <li>– 100% Canadian</li> </ul> </li> </ul>



Policy Highlights	Zurich's Competitive Advantage
<p><b>Global capabilities</b></p>	<ul style="list-style-type: none"> <li>• 130+ years old</li> <li>• 60,000 employees in 170 countries</li> <li>• Global network with local expertise</li> <li>• More than 1,000 Risk Specialists</li> </ul>
<p><b>The largest fleet writer in Canada</b>  <small>*2010 Canadian Underwriter Statistical Issue</small></p>	<p><b>More than 30 dedicated transportation underwriters and specialists across Canada, with an average of 19 years experience</b> applying their deep understanding and technical expertise to the most complex transportation accounts.</p>
<p><b>Broad range of coverage</b></p>	<p><b>One insurance company</b> for all your business coverages is not only convenient; it <b>reduces the potential for coverage gaps.</b></p>
<p><b>Financial strength means increased capacity limits</b></p>	<p><b>Zurich offers high capacity limits</b> for all lines of business <b>allowing our underwriters greater control over policy terms and the layers of limits for a more comprehensive solution.</b></p>
<p><b>Deductibles</b></p>	<p>Minimum deductibles may be as low as \$1,000 in recognition of the BC marketplace. However, customers should be aware of the benefits of raising their deductible to lower their premium.</p> <p>Per occurrence deductible may apply to Zurich BC customers with a minimum deductible of \$2,500 regardless of the number of lines of business impacted in a single claim.</p>
<p><b>Easy Cross-Border filings</b></p>	<p>Zurich is <b>focused on U.S. filings.</b> Our 24-hour turnaround commitment keeps trucks moving across the border without delay.</p>
<p><b>Premium financing</b></p>	<p><b>For most Zurich customers, the CAFO Financing Plan offers a competitive rate with 12 equal payments and no additional deposit necessary.</b></p> <p>CAFO will work with you and customers to deliver the best financial terms possible.</p>
<p><b>Premium Adjustment Form (Loss Ratio P.A.F.)</b></p>	<p>A partial return of premium is awarded based on the loss ratio of the entire package including all lines insured, as applicable. Upon renewal, adjustment will be processed on a One Way basis.</p>
<p><b>Driver Recognition Program</b></p>	<p>Our Driver Recognition Program motivates, acknowledges and rewards safe drivers. Zurich's priority is safety and Zurich is committed to rewarding careful drivers.</p>
<p><b>Dedicated and specialized Claims Service Managers</b></p>	<p>Our Claims professionals are specialized by line-of-business to help your customer get back on the road quickly – whether they are in Canada or the U.S.</p> <p>At Zurich we have:</p> <ul style="list-style-type: none"> <li>• A dedicated Major Case Unit for catastrophic losses that take place either in Canada or the U.S.</li> <li>• More than 40 Liability experts</li> <li>• Dedicated U.S. Claims Adjusters with specialized jurisdictional knowledge</li> </ul>
<p><b>Risk Services to help keep your customers on the road</b></p>	<p>Experienced Risk Services Specialists with extensive knowledge of transportation safety and industry issues and trends are available to deliver fast, fair and easy service to help reduce loss costs.</p> <ul style="list-style-type: none"> <li>• <b>Risk Grading Tool</b> that provides standardized risk assessment grading so your customers can prioritize risk advice and move towards best practices</li> <li>• <b>Risk Topic sheets</b> that offer easy to read and understand safety information</li> <li>• <b>Crisis Tool</b> software that offers business continuity planning to help customers develop their disaster recovery plan</li> <li>• <b>Zurich's Spill Reporting Online System</b> that gives you and your customers direct access to a dedicated team of professionals experienced in the areas of environmental emergency response, investigation and remediation of accidental releases of hazmat and other regulated materials. Access to the exclusive system is available at <b>no additional cost</b> to Zurich customers.</li> </ul>

Coverage Highlights	Zurich's Competitive Advantage
<b>Transportation Package Limits</b>	<ul style="list-style-type: none"> <li>Maximum and independent limits are separately applied to each line of business - e.g. automobile, cargo, liability - without the compromise of a "combined limits" endorsement</li> </ul>
<b>Additional physical damage on heavy commercial vehicles</b>	<ul style="list-style-type: none"> <li>Optional Physical Damage coverage</li> <li>Physical Damage deductible may apply to policies with a minimum deductible of \$1,000</li> </ul>
<b>Cargo</b>	<ul style="list-style-type: none"> <li>Broader cargo coverage than typically found in a single policy, including Reefer Breakdown Endorsements if required.</li> <li>Optional, per occurrence, deductible for cargo and auto physical damage, regardless of the number of lines of business affected by a single claim</li> </ul>
<b>Property</b>	<ul style="list-style-type: none"> <li>Flexibility to expand coverage to buildings, warehouses and other property</li> </ul>
<b>Crime</b>	<ul style="list-style-type: none"> <li>Coverage available under Crime form: <ul style="list-style-type: none"> <li>Employee Dishonesty</li> <li>Loss Inside the Premises</li> <li>Loss Outside the Premises</li> <li>Money Orders and Counterfeit Paper Currency</li> <li>Depositors Forgery</li> </ul> </li> </ul>
<b>Commercial General Liability</b>	<ul style="list-style-type: none"> <li>Zurich liability coverage includes loading and unloading coverage as it relates to bodily injury and physical damage at no additional premium.</li> </ul>
<b>Umbrella</b>	<ul style="list-style-type: none"> <li>Includes Excess Auto third Party Liability (SPF No 7) coverage</li> <li>Minimum underlying auto limit of \$1,000,000.</li> <li>Maximum limits available depending on legal liability requirements by jurisdiction such as U.S. exposure for dangerous goods haulage</li> </ul>
<b>Specialized Endorsements</b>	<ul style="list-style-type: none"> <li>Intermodal container endorsement available upon request</li> </ul>
<b>Garage and Non-Owned Auto/Trailer</b>	<ul style="list-style-type: none"> <li>Garage policies and non-owned auto coverage – ask us about it!</li> </ul>

For more information, visit our website at  
[www.zurichcanada.com/transportation](http://www.zurichcanada.com/transportation)

**Zurich**

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