



MOTOR TRUCK CARGO

Property in motion is just as vulnerable to loss as fixed property, and often even moreso but a standard property policy will typically exclude or limit coverage while in transit. In addition to the standard exposures such as water and fire, the risk of theft, temperature change and collision are increased when property is being transported.

If your client is responsible for the goods they are transporting, whether by land or sea, April Canada can help you with Cargo insurance.

Target clients

- Short to medium haul carriers (within or between provinces)
- General freight
 - Excluding cement, petrochemical or explosives

Underwriting considerations

- **Limits up to \$500,000**
- \$750 minimum premium
- Rates and deductibles vary by commodity type
- Credits available for >3 units or short haul carriers (<80km)

Coverage features

- Broad Form coverage
- Included sublimits, with options to buy up:
 - Debris removal \$10,000
 - Unattended truck \$100,000
- Coverage options:
 - Reefer/Refrigeration Breakdown
 - Trailer Interchange
 - Target Inclusion
 - Riggers Endorsement
- Also available
 - Contingent Cargo

Supporting CGL available

APRIL Canada is an MGA backed by worldwide expertise in providing innovative insurance solutions for your hard to place insurance risks across Canada.

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To find out more or make an application, please contact:

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