



## **CONTINGENT MOTOR TRUCK CARGO (CMTC)** (RATED "A" BY AM BEST)

### **What does CMTC cover?**

- Contingent Cargo covers goods in vehicles that are the liability of insureds (usually freight brokers) and their carriers
- "Contingent" means it is not primary coverage and will only kick in if the carrier's general cargo policy doesn't pay out due to un-foreseen circumstances

### **Limits**

- Up to US\$250,000 any one vehicle
- Up to US\$250,000 any one loss
- Have access to an Excess Market for higher limits

### **Rules**

- New Venture must have prior Brokerage/Motor Carrier experience of at least 3 years.
- Risks above US\$1,000,000 Gross Revenue may be subject to end of policy audit at Underwriters discretion

## **CONTINGENT AUTO LIABILITY (CAL)** (RATED "A" BY AM BEST)

### **What does Contingent Auto Liability cover?**

- Coverage is designed to protect the insured in the event that they are used due to the actions of a trucker who the insured had instructed to carry a load

### **Who needs Contingent Auto Liability?**

- Freight Forwarders & Truck Brokers

### **Limits**

- General Aggregate Limit US\$1,000,000 or US\$2,000,000
- Each Occurrence Limit US\$1,000,000

PLEASE HAVE YOUR INSURANCE AGENT CONTACT US. WE ONLY DEAL WITH PROFESSIONAL INSURANCE AGENTS.

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