

Best-in-class coverage

Insurance at its finest

With broad coverage, flexible payment terms, enhanced coverage forms, and never any hidden fees, you get the coverage you need and peace of mind knowing your business is safe.



Highest quality insurance

Core

- Auto liability
- Cargo
- Physical damage
- Trucker's general liability

Enhanced

- Physical damage
- Cargo

Additional

- Hired auto
- Non-owned
- Trailer interchange
- Non-owned trailer

Flexible payment structures

Transparent payment terms guarantee there are never any hidden fees

Mileage reporting

- Pay per mile
- No minimum (subject to eligibility)
- Letters of credit accepted for deposits

Scheduled unit

- Interest free installment plans
- Low down payments

Broad coverage is at the core



Auto liability

- Limits up to \$1 million
- Deductibles available (\$1k-100k)
- Uninsured/underinsured motorist
- Hired auto
- Non-owned
- Fast federal and state motor carrier filings - BMC 91x, Form E, and OS-32 available
- Includes broadened pollution



Physical damage

- Combined deductible - up to \$10k
- Includes towing coverage - \$5k included, limits up to \$50k
- Enhanced physical damage includes:
 - Tarps, chains, & binders
 - Mechanical breakdown
 - Rental reimbursement
- GAP coverage available



Cargo cover

- Limits up to \$250k
- Combined deductible - up to \$10k
- Widely accepted broad form coverage
- Includes debris removal
- Earned freight
- Enhanced cargo:
 - Refrigerated breakdown
 - Driver error



Truckers general liability

- Limits up to \$1 million per occurrence or \$2 million per policy period



Supplemental endorsements

- Additional insured
- Waiver of subrogation
- And more

Premium service and support

HDVI's superior claims and support ensure maximum cost savings

Reliable claims services

Managing claims to the best possible outcome.

- 24/7 claims reporting
- Experienced trucking adjusters
- Claims number provided to customers same day when reported within business hours
- Direct access to U.S. based support team and constant contact with assigned claims professional
- Emergency response team at point of accident and available for post-incident fact gathering

Hands-on support

Dedicated Fleet Services Representative helps fleet reduce cost and risk.

Consultation on:

- Best practices
- Safety and compliance
- Telematics analytics and actionable insights