

At Decus Insurance Brokers our transportation team can offer a range of products within our existing In-House Facilities which are written 100% by Lloyd's Underwriters and Great Lakes Insurance SE (Munich Re).

# Automobile Physical Damage (Comprehensive Motor Truck Cargo Liability / Excess Motor and Collison)

## Limit(s): **OPEN MARKET/BINDER**

- Up to \$400,000 any one vehicle / any one combination of vehicles in respect of Commercial Vehicles
- Up to \$100,000 any one vehicle in respect of Private Passenger Vehicles
- \$2,500,000 any one event, catastrophe or terminal loss
- Up to \$15,000 each and every vehicle in respect of towing, storage and recovery limits

## Other Coverage(s):

- Non-owned trailer exposures / trailer interchange
- Towing, storage and recovery

#### **IN-HOUSE AUTHORITY**

- Up to \$175,000 any one vehicle / \$250,000 any one combination of vehicles in respect of Commercial
- Up to \$1,500,000 any one event, catastrophe or terminal loss
- Up to \$15,000 each and every vehicle in respect of towing, storage and recovery limits

#### Wording(s) used:

- NMA1650 (Sections C & F)
- GLISE REF1650 APD Wording (03/19)

#### Risk Appetite:

From short haul to long haul, single unit owner-operators to large commercial fleets, all operations can be considered including high-risk exposures such as coal haulers, sand / water haulers and oil-related equipment / vehicles.

Additionally, our markets can consider high-end automobiles (excluding drivers under the age of 25 / preferably over 30 years of age).

# Limit(s):

### **OPEN MARKET/BINDER**

■ Up to \$500,000 any one truck, any one loss limited to \$50,000 any one truck, any one loss in respect of Household Goods Movers

**Truck Cargo Liability** 

 Excess markets up to \$20,000,000, which can sit with Lloyd's and most domestic carriers

#### **IN-HOUSE AUTHORITY**

 Up to \$100,000 any one vehicle, any one loss

#### Other Coverage(s):

- Refrigeration Breakdown
- Debris Removal / Earned Freight
- Trailer Interchange
- Target Interest Inclusion

### Wording(s) used:

- Motor Truck Cargo Broad Form 15
- GLISE Motor Truck Cargo B & C (15)(01/19)

#### **Risk Appetite:**

Our markets can offer coverage in respect of a broad list of commodities including refrigerated and target goods, which can be tailored to better suit your requirements and liabilities.

Household goods movers are reviewed on a case by case basis, with Underwriters generally requiring satisfactory loss and commercial trucking experience.

Our markets will not consider boat / mobile home haulers.

# Typical Open Market Minimum Premium

Minimum Premium for any line of coverage - \$2,500

Lower thresholds available on online platform solutions.

We also specialise in Binding Authority (Contracts) working alongside leading Transportation Underwriters within the Lloyd's Market and Great Lakes Insurance SE (Munich Re).



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# **Contact Information:**

Please send all transportation submissions, questions or enquiries to transportation@decusbrokers.com and we can personally assure you your submissions will be handled and responded to in a timely fashion (24-48 hour turnaround at worse).

We trust this information helps further clarify the services we are able to provide for you, although please feel free to contact one of our team members for any questions or enquiries you may have.

# Our details are as follows:

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