

Deluxe & Family Emergency Travel Coverages



We believe all truckers deserve to have options that are beneficial and meaningful. With that in mind, we've crafted special coverages to assist truckers and their families by offering the **Deluxe Coverage Endorsement** and **Family Emergency Travel Coverage Endorsement**.

Deluxe Coverage*

Diminishing Deductible Reduction

The policy deductible will be reduced by the following percentage indicated below on the first loss during the corresponding policy period:

Number of Completed Loss-Free Years with Deluxe Endorsement	Deductible Reduction
1	25%
2	50%
3	75%
4 or more	100%

Aggregate Deductible

Regardless of the number of covered autos involved in the same loss, only one deductible will apply to that loss.

Personal Effects Coverage

In the event of a covered loss that results in a loss to personal property owned by the insured, we will pay up to \$2,500 per loss subject to the physical damage deductible. However, only one deductible will apply to both covered auto and personal effects when caused by the same accident.

Downtime Loss and Rental Reimbursement Coverage

We will reimburse loss to business income or rental expenses due to a covered loss, up to \$100 per day for up to 30 days. Rental reimbursement and downtime become available the 6th day after we have agreed to pay for repairs to the covered auto and the repair facility has received approval to make repairs. If we declare the auto a total loss, coverage is available the date the loss was first reported to us.

Family Emergency Travel Coverage**

In the event of injury to the insured driver due to a covered loss, we will pay travel reimbursement expenses incurred by a family member or associate of the insured driver for travel to the hospital. In the event of death, we will pay reimbursement expenses to the location necessary to handle the immediate affairs of the deceased. Expenses covered includes ground, rail, or air (coach class) transportation, room accommodations, meals and parking expenses up to \$2,500 per accident.

* Available on 1-9 unit carriers. Carrier must also have physical damage and/or cargo on policy to add endorsement.

** Available on 1-9 unit carriers that carry Deluxe Coverage. Not available on Non-Trucking Policies.

Endorsements are an extension of current policy liability, physical damage, and/or cargo coverage. See policy forms for full terms and coverages.