

Transportation Program

Tailored insurance for long-haul, short-haul, and everything in between



From single-unit owner-operators to multi-unit fleets, we structure coverage around the realities of life on the road: variable routes, mixed cargo, regulatory complexity, and the constant motion of the work. Whether your clients haul dry goods, refrigerated freight, flatbed loads, or specialty commodities, the program is designed to keep their operations protected and moving.

APPETITE

- The Transportation Program writes coverage across the full spectrum of trucking operations:
- Long-haul and short-haul trucking operations
- Cross-border carriers (Canada and US)
- Single owner-operators through multi-unit fleets
- Dry van, refrigerated, flatbed, and specialty cargo
- New ventures and established carriers alike
- A wide range of commodities and freight classes

LIMITS & FEATURES

- **Tailored Solutions for All Fleet Sizes-**
- **Broad Form Wording**
- **Wide Range of Commodities and Limits on MTC**
- **High MTC Limits on Standalone or Package Basis**
- **Towing, Storage, and Debris Removal Coverage**

COVERAGE



- **Motor Truck Cargo (MTC)** - Physical loss or damage to freight in transit. Covers cargo against accident, fire, theft, collision, overturn, and a wide range of perils depending on policy structure. Essential for any operator hauling third-party goods.
- **Commercial General Liability (CGL)** - Third-party bodily injury and property damage claims arising from business operations. Covers legal liability when an incident causes injury or property damage to someone outside the business, including defence costs.
- **Auto Property Damage** - Physical damage to the operator's own vehicles, including the tractor and trailer. Available as collision, comprehensive, or specified perils, structured to match the age, value, and use of each unit in the fleet.

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Questions? Please connect with us at info@klickinsurance.ca

