

Pull out your current bobtail policy and your lease, and check the box next to each feature you can confirm — anything unchecked is worth a quick conversation with your advisor.

STANDARD

OFTEN LIMITED

IF NEEDED

— Standard: should be included · Often limited: frequently sublimited or excluded · If needed: depends on your operations

POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐ Bobtail Liability	Covers the tractor when driven without a trailer attached.	STANDARD
☐ True Bobtail Form (Any Purpose)	Confirm it covers bobtail trips under dispatch, not only personal use.	STANDARD
☐ Limit Required by the Lease or Carrier	Confirm the limit matches the lease or contract.	STANDARD
☐ Business-Use Exclusion	Many policies sold as bobtail exclude business use — the most common gap.	OFTEN LIMITED
☐ Drop-and-Hook & Power-Only Moves	Running between trailers may be treated as dispatch and excluded.	OFTEN LIMITED
☐ Trips To and From the Terminal	Driving to pick up a load is often business use — confirm who covers it.	OFTEN LIMITED
☐ Coordination with Carrier's Policy	Confirm the carrier's insurer and your insurer agree on who covers bobtail miles.	IF NEEDED
☐ Physical Damage	Covers the tractor itself — lenders usually require it.	IF NEEDED
☐ Occupational Accident	Covers your own injuries when you are not on workers' comp.	IF NEEDED

COMMON GAP IN THIS COVERAGE

The gap most often missed with bobtail coverage is buying a non-trucking policy that is only called bobtail. A true bobtail form covers the tractor without a trailer regardless of trip purpose, but many policies sold under that name exclude any business use — so the drive to the terminal or between drop-and-hook trailers may not be covered. Read the business-use wording, and confirm with the carrier's insurer who covers bobtail miles under dispatch.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Standard / Often Limited / If Needed labels describe general market patterns for this coverage — not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.