HOT SHOT TRUCKING — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for hot shot carriers running pickups and medium-duty trucks with gooseneck or flatbed trailers. Priorities reflect typical exposure for this class; confirm against your actual operations.

CORE **PREVALENT** **SITUATIONAL** — *Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Auto Liability (Federal Filing)**	Required for your authority — $750,000 minimum for general freight at 10,001 lb and over.	CORE
☐	**Excess / Umbrella Liability**	The $750,000 minimum hasn't changed since 1980; MSAs and shippers often require more.	CORE
☐	**Motor Truck Cargo**	Not federally required, but brokers and shippers demand it.	CORE
☐	**Physical Damage (Truck & Trailer)**	Protects financed trucks and trailers.	CORE
☐	**General Liability**	Covers loading and site exposures outside the auto policy; MSAs require it.	CORE
☐	**Workers' Comp / Occupational Accident**	Covers loading and securement injuries to drivers.	PREVALENT
☐	**Downtime / Rental Reimbursement**	With one truck down, revenue stops.	PREVALENT
☐	**Trailer Interchange**	Covers non-owned trailers pulled under an agreement.	SITUATIONAL
☐	**Non-Trucking Liability**	Needed for owner-operators leased onto another carrier.	SITUATIONAL
☐	**Contractual Liability / Additional Insured**	Oilfield MSAs require it.	SITUATIONAL
☐	**Pollution Liability**	Fuel and fluid spills at well sites.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by hot shot carriers is buying only the $750,000 filing limit. That minimum dates to 1980, and under Texas oilfield contracts the limits you agree to buy can set your indemnity — two Fifth Circuit rulings read the same idea differently. Running at the minimum can leave the owner personally exposed and breach the MSA. Ask about excess limits and match them to every contract.

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 Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, 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.