

Pull out your current non-trucking liability 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      |
|----------------------------------------------------------|--------------------------------------------------------------------------------------------------------|---------------|
| <input type="checkbox"/> Non-Trucking Liability          | Covers the tractor when used outside the carrier's business — personal errands and off-dispatch trips. | STANDARD      |
| <input type="checkbox"/> Limit Required by the Lease     | Confirm the limit matches what the carrier's lease requires.                                           | STANDARD      |
| <input type="checkbox"/> Definition of Business Use      | Each insurer words it differently — confirm what counts as off dispatch.                               | STANDARD      |
| <input type="checkbox"/> Trips to the Terminal or a Load | Driving to pick up an assigned load is usually treated as business use and excluded.                   | OFTEN LIMITED |
| <input type="checkbox"/> Maintenance & Truck Wash Trips  | May count as business use if the lease requires you to maintain the truck.                             | OFTEN LIMITED |
| <input type="checkbox"/> Personal Use with a Trailer     | Some policies exclude any use with a trailer attached.                                                 | OFTEN LIMITED |
| <input type="checkbox"/> Same Insurer as the Carrier     | Placing both with one insurer can avoid disputes over who pays.                                        | IF NEEDED     |
| <input type="checkbox"/> Physical Damage                 | Covers the tractor itself — lenders usually require it.                                                | IF NEEDED     |
| <input type="checkbox"/> Occupational Accident           | Covers your own injuries — owner-operators are usually not on the carrier's workers' comp.             | IF NEEDED     |

COMMON GAP IN THIS COVERAGE

The gap most often missed with non-trucking liability is how narrowly it can apply. It stops whenever the tractor is being used in the carrier's business — and courts have treated an off-duty drive to the terminal for an assigned load as business use, leaving the claim to the carrier's insurer. Lease duties to maintain or wash the truck can widen business use further. Compare your policy wording with the lease, and confirm in writing when the carrier's coverage ends.

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.