

Pull out your current truck broker liability policy and check the box next to each feature you can confirm it includes — anything unchecked is worth a quick conversation with your advisor.

STANDARD

OFTEN LIMITED

IF NEEDED

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

POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐ Primary Defense When Named in Suit	Confirm the policy defends you as soon as you are sued, without waiting for the carrier's insurer.	STANDARD
☐ Negligent Selection Claims	Confirm suits alleging you hired an unsafe carrier are covered — the core claim after Montgomery (2026).	STANDARD
☐ Broker-Carrier Agreement Condition	Some forms void coverage if the carrier never signed your agreement — confirm what is required.	OFTEN LIMITED
☐ Defense Inside or Outside the Limit	Some truck broker forms pay defense inside the limit, shrinking what is left for a verdict.	OFTEN LIMITED
☐ Double Brokering / Dishonest Acts	Dishonest-acts exclusions can remove coverage on a load re-brokered without your knowledge.	OFTEN LIMITED
☐ Punitive & Loss-of-Profit Damages	Often excluded, and punitive damages are not insurable in some states.	OFTEN LIMITED
☐ Shippers as Additional Insureds	Confirm shippers you name as additional insureds are covered for crash suits.	IF NEEDED
☐ Cancellation After a Large Claim	Some insurers cancel after paying a full-limit claim even without an aggregate.	IF NEEDED

COMMON GAP IN THIS COVERAGE

The most commonly missed gap in this coverage is buying it by name. Shippers often accept only a truck broker liability certificate, but forms now vary widely — some require signed carrier agreements, pay defense inside the limit, or exclude double-brokered loads. Read the conditions, exclusions, and defense wording, and keep carrier vetting and contracts in line with what the policy requires.

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.