CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

TRUCKING COMPANY — 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 motor carriers. Priorities reflect typical exposure; confirm against commodities, radius, and fleet.

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
☐	**Commercial Auto Liability**	Covers crashes — federal minimums are often far below verdict values.	CORE
☐	**Umbrella / Excess Liability**	Adds limits for catastrophic crashes and nuclear verdicts.	CORE
☐	**Motor Truck Cargo**	Covers loads in the carrier's care — check max-value-per-unit and exclusions.	CORE
☐	**Physical Damage**	Covers tractors and trailers.	PREVALENT
☐	**Non-Trucking Liability / Trailer Interchange**	Covers owner-operators off-dispatch and interchanged trailers.	SITUATIONAL
☐	**Occupational Accident / Workers' Compensation**	Covers driver injuries.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is driver qualification under new federal enforcement. Since June 2025, more than 20,000 drivers have been put out of service for English-proficiency failures, and over 28,000 improperly issued non-domiciled CDLs have been revoked. A crash involving a driver who shouldn't have been dispatched invites negligent-entrustment claims and nuclear verdicts. Verify every CDL, document ELP checks, query the Clearinghouse, and carry umbrella limits sized to real verdicts, not federal minimums.

IMPORTANT — PLEASE READ