How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A AUTO LIABILITY & FEDERAL FILINGS

- ☐ My primary **auto liability** limit reflects my contracts and real exposure, not just the FMCSA minimum.
- ☐ My **MCS-90** and any required federal/state filings are in place and current.
- ☐ My driver hiring, MVR review, and safety program are documented (carriers price on this).

B MOTOR TRUCK CARGO

- ☐ I carry **motor truck cargo** coverage for the freight I haul.
- ☐ The cargo limit matches the value of the loads I actually carry.
- ☐ I know which commodities are **excluded** (e.g., high-value, hazardous, refrigerated).

C PHYSICAL DAMAGE

- ☐ My tractors and trailers are covered for **physical damage** at accurate values.
- ☐ I understand physical damage does **not** cover the freight — that's cargo.

D NON-TRUCKING / BOBTAIL

- ☐ If I'm leased to a carrier, I have **non-trucking (bobtail)** liability for non-dispatch use.
- ☐ I know exactly when the motor carrier's policy covers me and when it does not.

E THE REST OF THE PROGRAM

- ☐ **General liability** for loading/unloading and premises.
- ☐ **Workers comp** or occupational accident for my drivers.
- ☐ **Trailer interchange** if I pull trailers I don't own.
- ☐ **Umbrella / excess** above my auto liability.

F LIMITS & REVIEW

- ☐ My limits meet every shipper and broker contract I sign.
- ☐ My policy and filings are reviewed at least once a year and whenever I add trucks.

G QUESTIONS WORTH ASKING YOUR BROKER

- “Does my auto liability limit satisfy every contract I’ve signed — not just the DOT minimum?”
- “Do I have both motor truck cargo and physical damage, and what does each actually cover?”
- “If I’m leased on, when does bobtail apply and when does the carrier’s policy apply?”
- “Which commodities are excluded from my cargo coverage?”
- “Are my filings current for every state I run in?”

H 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. 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.