

Pull out your current unladen 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
☐ Unladen Liability	Covers the tractor with an empty trailer or no trailer, whether or not under dispatch.	STANDARD
☐ Deadhead with Empty Trailer	Confirm empty-trailer miles are covered, not only bobtail miles.	STANDARD
☐ Under-Dispatch Empty Miles	Confirm empty legs to and from a load are covered, not just off-dispatch use.	STANDARD
☐ Trailers Owned by Others	Liability while pulling another company's empty trailer may need confirmation.	OFTEN LIMITED
☐ Trailer Interchange	Covers physical damage to trailers owned by others in your control — not included unless added.	OFTEN LIMITED
☐ Coordination with Carrier's Policy	Confirm the carrier's insurer agrees on who covers empty miles.	OFTEN LIMITED
☐ Physical Damage	Covers the tractor itself — lenders usually require it.	IF NEEDED
☐ Occupational Accident	Covers your own injuries when you are not on workers' comp.	IF NEEDED
☐ Non-Trucking for Personal Use	Confirm personal errands off dispatch are also covered.	IF NEEDED

COMMON GAP IN THIS COVERAGE

The gap most often missed with unladen coverage is the empty trailer. Unladen liability is meant to cover both bobtail and deadhead miles whether or not you are dispatched, but some policies sold as unladen only cover bobtailing, and damage to a trailer owned by someone else needs trailer interchange. Empty legs are also where the carrier's policy and yours most often disagree. Confirm empty-trailer miles are covered and get the carrier's agreement in writing.

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.