Cargo Coverage Keeps Truckers on the Job

Shippers often require truckers to carry cargo coverage. Now, you can help your for-hire trucking customers meet that requirement with Progressive's new Cargo offering. It pays when your customer is responsible for damage to or loss of cargo that he or she transports on behalf of a client.

Our coverage also pays for costs to remove debris or extract pollutants caused by the debris if a load is accidentally dumped on a roadway or waterway (Removal Expenses coverage); costs related to preventing further loss to damaged cargo (Sue and Labor coverage); legal expenses in the defense or settlement of claims; and even freight charges the customer loses as a result of not delivering a load (Earned Freight coverage).

See your state product guide on ForAgentsOnly.com for complete submission guidelines and program information.

Why Progressive?

- **Ease of use.** You simply endorse Cargo onto a new or existing Progressive Commercial policy through our agency-dedicated Web site, ForAgentsOnly.com (FAO). With FAO, you can quote and bind Cargo in just minutes!
- **A competitive product.** You can offer several limit and deductible options to meet your customer’s specific need, and rest assured that the coverage protects your customer in a variety of common loss situations. Progressive’s Cargo coverage endorsement uses standard industry exclusions. For example, we:
  a) **Do not** have a coinsurance penalty if the customer is underinsured,
  b) **Do not** have an attended vehicle warranty (which excludes coverage if the customer leaves the vehicle unattended), and
  c) **Do not** reduce limits for certain commodities, such as electronic equipment.
- **Superior claims service.** Our claims organization, which includes specially-trained commercial truck specialists, is dedicated to settling claims quickly and fairly and getting your customers back on the road and back in business.
- **It’s simply a better overall experience for your customers – and you!** Our expanded truck program with broad acceptability and new coverages allows you to meet more customer needs. We provide the tools to create custom packages that maximize the number of truckers that you can target, quote, bind, service and retain.

Cargo follows recent enhancements, including:

- Expanded coverage radius from 300 miles to 500 miles for tractor-trailer combos and pickups with a fifth wheel hitch requiring liability coverage.
- Introduced Comprehensive Only coverage for seasonal businesses that do not operate year round, and store their vehicles for prolonged periods.

**Progressive’s Cargo Coverage At A Glance**

Available limits:

- $10,000, $25,000, $50,000, or $100,000

Available deductibles:

- $500 or $1,000

Notes:

- Policy must have BI/PD
- Does not cover cargo owned by the insured
- All vehicles must have the same limits
- Not available for fleets (10+ power units)
### MOTOR TRUCK CARGO

#### BODY TYPE ACCEPTABILITY TABLES

**GROUP “A” VEHICLES**
- The following body types are acceptable for Cargo coverage.
- **VEHICLE NAME**
  - Dump Trucks
  - Flatbed Trucks
  - Stakebody Trucks
  - Tank Trucks
  - Pump Trucks
  - (only if “H” use class – otherwise unacceptable)
  - Cement Mixer
  - Agricultural Hopper
  - Step Van
  - Delivery Van
  - Straight Trucks
  - Pickup w/5th wheel
  - Pickup Trucks
  - Tractor
  - Full Size Van
  - Utility Trailer ≥ 12 feet
  - Gooseneck Trailer
  - Dry Freight Trailer
  - Tank Trailer
  - Flatbed Trailer
  - Pole Trailer
  - Dump Body Trailer
  - Lowboy Trailer
  - Unidentified Trailer
  - Bulk Commodity Trailer
  - Tilt Trailer
  - Ragtop Trailer
  - Auto Hauler Trailer
  - Logging Trailer

**GROUP “B” VEHICLES**
- The following body types are acceptable for Cargo coverage only if they are coupled with at least one Group “A” vehicle.
- **VEHICLE NAME**
  - Catering Truck
  - Pickup Trucks
  - Mini Van
  - Sports Auto
  - Luxury Auto
  - Private Passenger Auto
  - Utility Vehicle
  - Horse Trailer
  - Utility Trailer ≤ 12 feet
  - Livestock Trailer
  - Tow Trucks
  - Car Carriers

**GROUP “C” VEHICLES**
- Unacceptable for Cargo coverage. If any of the vehicles appear on the policy, we will not offer Cargo coverage regardless of other vehicles on the policy.
- **VEHICLE NAME**
  - Front Loaders
  - Garbage Trucks
  - Roll-On Vehicles
  - Motor Home
  - Hearse
  - Refrigerated Trucks
  - (Until Wave II when the Refer Endorsement rolls out)
  - Buses
  - Bucket Trucks/Cherry Pickers
  - Ice Cream Truck
  - Concession Trailers
  - Travel Trailers
  - Refrigerated Dry Freight Trailer
  - Wheelchair Vans/Buses
  - Limousine

### ACCEPTABLE COMMODITIES LIST

<table>
<thead>
<tr>
<th>FOOD &amp; BEVERAGES</th>
<th>TEXTILES/ SKINS/ FURS</th>
<th>METALS/COAL</th>
<th>FARMIN/GRAIN</th>
<th>CONSTRUCTION MATERIALS (RAW)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Baked Goods</td>
<td>Cotton (Non-Ginned)</td>
<td>Aluminum</td>
<td>Cotton (Non-Ginned)</td>
<td>Asphalt</td>
</tr>
<tr>
<td>Beer Wine (No Liquor)</td>
<td>Hide &amp; Skins</td>
<td>Coal</td>
<td>Feed</td>
<td>Cement (Bulk)</td>
</tr>
<tr>
<td>Beverages</td>
<td>Raw Furs</td>
<td>Iron (Raw)</td>
<td>Fertilizer</td>
<td>Cement (Dry and Bagged)</td>
</tr>
<tr>
<td>Canned Goods</td>
<td>Textiles</td>
<td>Metal Products</td>
<td>Flowers (Cut)</td>
<td>Gravel &amp; Rock</td>
</tr>
<tr>
<td>Dairy</td>
<td>Other Textiles/Skins/Furs</td>
<td>Minerals, Non Precious</td>
<td>Grain</td>
<td>Marble, Granite or Other Stone Slabs</td>
</tr>
<tr>
<td>Eggs</td>
<td></td>
<td>Ore</td>
<td>Hay</td>
<td>Sand</td>
</tr>
<tr>
<td>Flour</td>
<td>CHEMICALS</td>
<td>Steel</td>
<td>Mulch/Top Soil and Fill</td>
<td>Other Construction Materials (Raw)</td>
</tr>
<tr>
<td>Food (Frozen/Not Seafood)</td>
<td>Chemicals – Non Acidic</td>
<td>Zinc</td>
<td>Plants/Shrubs/Trees (Not Temp. Control)</td>
<td></td>
</tr>
<tr>
<td>Fruits</td>
<td>Chemicals – Non Corrosive</td>
<td>Other Metals/Coal</td>
<td>Plants/Shrubs/Trees (Temp Controlled)</td>
<td></td>
</tr>
<tr>
<td>Ice Cream</td>
<td>Chemicals – Non Flammable, Non Explosive</td>
<td>MISC.</td>
<td>Salt</td>
<td>Salt</td>
</tr>
<tr>
<td>Meats/Dressed Poultry</td>
<td>Cleaning Supplies and Compounds</td>
<td>Animal By Products</td>
<td>Seeds</td>
<td>Seeds</td>
</tr>
<tr>
<td>Oils (Edible)</td>
<td>Dyes, Inks and Paints, Non Hazardous</td>
<td>Caskets</td>
<td>Other Farming/Agriculture</td>
<td>Other Farming/Agriculture</td>
</tr>
<tr>
<td>Salt</td>
<td>Liquids – Non Chemical or Non Petroleum</td>
<td>Containnerized Freight</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Seafood (Fresh)</td>
<td>Other Chemicals</td>
<td>Resins</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Seafood (Frozen)</td>
<td></td>
<td>Salt</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spices</td>
<td></td>
<td>Other Misc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tea/Coffee</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vegetables</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Food &amp; Beverages</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PAPER/PLASTIC/GLASS</th>
<th>CONSUMER GOODS</th>
<th>AUTOS/ AIRCRAFTS</th>
<th>MACHINERY/EQUIPMENT</th>
<th>BUILDING SUPPLIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bottles (Plastic)</td>
<td>Appliances</td>
<td>Aircraft Engines</td>
<td>Communications Equipment</td>
<td>Carpet (Not Oriental)</td>
</tr>
<tr>
<td>Containerized Freight</td>
<td>Carpet (Not Oriental)</td>
<td>Aircraft Parts (Not Engines)</td>
<td>Construction Equipment</td>
<td>Cement (Bulk)</td>
</tr>
<tr>
<td>Glass Products</td>
<td>Caskets</td>
<td>Auto Accessories/Parts (Not Tires)</td>
<td>Electrical Equipment</td>
<td>Cement (Dry and Bagged)</td>
</tr>
<tr>
<td>Metal Products</td>
<td>Musical Instruments</td>
<td>Automobiles</td>
<td>Machinery</td>
<td>Dyes, Inks and Paints, Non Hazardous</td>
</tr>
<tr>
<td>Packing Materials &amp; Supplies</td>
<td>Office Equipment</td>
<td>Recreational Vehicles/Golf Carts</td>
<td>Medical Instruments</td>
<td>Electrical Supplies</td>
</tr>
<tr>
<td>Paper and Paper Products</td>
<td>Pharmaceuticals (Over-the-Counter)</td>
<td>Tires</td>
<td>Office Equipment</td>
<td>Lumber</td>
</tr>
<tr>
<td>Plastic Products</td>
<td>Spas/Hot Tubs</td>
<td>Other Autos/Aircrafts</td>
<td>Oilfield Equipment</td>
<td>Marble, Granite or Other Stone Slabs</td>
</tr>
<tr>
<td>Printed Material</td>
<td>Sporting Goods</td>
<td></td>
<td>Scientific Instruments and Equipment</td>
<td>Pipe</td>
</tr>
<tr>
<td>Rubber Products (Not Tires)</td>
<td>Toilet and Soap Products</td>
<td></td>
<td>Other Machinery</td>
<td>Plumbing Supplies</td>
</tr>
<tr>
<td>Other Paper/Plastic/Glass</td>
<td>Toys</td>
<td></td>
<td>Equipment</td>
<td>Tools</td>
</tr>
<tr>
<td></td>
<td>Other Consumer Goods</td>
<td></td>
<td></td>
<td>Wire (Not Fiber Optic)</td>
</tr>
</tbody>
</table>

©2007 Progressive Casualty Insurance Company