

SERFF Tracking Number: ACEH-125731166 State: Arkansas  
First Filing Company: ACE American Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: 08-CIM-2007778(F)  
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
Product Name: 08-CIM-2007778(F)  
Project Name/Number: Motor Truck Cargo Liability Small Fleet/08-CIM-2007778(F)

## Filing at a Glance

Companies: ACE American Insurance Company, ACE Fire Underwriters Insurance Company, ACE Property & Casualty Insurance Company, Bankers Standard Insurance Company, Indemnity Insurance Company of North America, Insurance Company of North America, Pacific Employers Insurance Company, Westchester Fire Insurance Company

Product Name: 08-CIM-2007778(F) SERFF Tr Num: ACEH-125731166 State: Arkansas  
TOI: 09.0 Inland Marine SERFF Status: Closed State Tr Num: EFT \$50  
Sub-TOI: 09.0000 Inland Marine Sub-TOI Co Tr Num: 08-CIM-2007778(F) State Status: Fees verified and received  
Combinations  
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins  
Author: Kathy Brumbelow Disposition Date: 07/18/2008  
Date Submitted: 07/11/2008 Disposition Status: Approved  
Effective Date Requested (New): On Approval Effective Date (New): 08/14/2008  
Effective Date Requested (Renewal): On Approval Effective Date (Renewal): 08/14/2008

State Filing Description:

## General Information

Project Name: Motor Truck Cargo Liability Small Fleet  
Project Number: 08-CIM-2007778(F)  
Reference Organization:  
Reference Title:  
Filing Status Changed: 07/18/2008  
State Status Changed: 07/14/2008  
Corresponding Filing Tracking Number:

Status of Filing in Domicile:  
Domicile Status Comments:  
Reference Number:  
Advisory Org. Circular:

Deemer Date:

Filing Description:

We are introducing a new Motor Truck Cargo Liability Small Fleet Coverage form and endorsements to be used with this program. These forms are only applicable to insured's with vehicle fleets between 1 and 25 power units. This is a new program in your state.

SERFF Tracking Number: ACEH-125731166 State: Arkansas  
 First Filing Company: ACE American Insurance Company, ... State Tracking Number: EFT \$50  
 Company Tracking Number: 08-CIM-2007778(F)  
 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
 Product Name: 08-CIM-2007778(F)  
 Project Name/Number: Motor Truck Cargo Liability Small Fleet/08-CIM-2007778(F)

## Company and Contact

### Filing Contact Information

Kathy Brumbelow, Senior Regulatory Compliance Specialist  
 500 Colonial Center Parkway Roswell, GA 30076  
 kathy.brumbelow@ace-ina.com  
 (678) 795-4146 [Phone]  
 (678) 795-4170[FAX]

### Filing Company Information

ACE American Insurance Company PO Box 1000 436 Walnut Street Philadelphia, PA 19106 (215) 640-5123 ext. [Phone]	CoCode: 22667 Group Code: 626  Group Name: FEIN Number: 95-2371728 -----	State of Domicile: Pennsylvania Company Type:  State ID Number:
---	---	--

ACE Fire Underwriters Insurance Company PO Box 1000 436 Walnut Street Philadelphia, PA 19106 (215) 640-5123 ext. [Phone]	CoCode: 20702 Group Code: 626  Group Name: FEIN Number: 06-6032187 -----	State of Domicile: Pennsylvania Company Type:  State ID Number:
--	---	--

ACE Property & Casualty Insurance Company PO Box 1000 436 Walnut Street Philadelphia, PA 19106 (215) 640-5123 ext. [Phone]	CoCode: 20699 Group Code: 626  Group Name: FEIN Number: 06-0237820 -----	State of Domicile: Pennsylvania Company Type:  State ID Number:
--	---	--

Bankers Standard Insurance Company PO Box 1000 436 Walnut Street Philadelphia, PA 19106 (215) 640-5123 ext. [Phone]	CoCode: 18279 Group Code: 626  Group Name: FEIN Number: 59-1320184 -----	State of Domicile: Pennsylvania Company Type:  State ID Number:
---	---	--

Indemnity Insurance Company of North America PO Box 1000	CoCode: 43575 Group Code: 626	State of Domicile: Pennsylvania Company Type:
---	----------------------------------	--

SERFF Tracking Number: ACEH-125731166 State: Arkansas  
First Filing Company: ACE American Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: 08-CIM-2007778(F)  
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
Product Name: 08-CIM-2007778(F)  
Project Name/Number: Motor Truck Cargo Liability Small Fleet/08-CIM-2007778(F)

436 Walnut Street  
Philadelphia, PA 19106  
(215) 640-5123 ext. [Phone]

Group Name:  
FEIN Number: 06-1016108  
-----

State ID Number:

Insurance Company of North America  
PO Box 1000  
436 Walnut Street  
Philadelphia, PA 19106  
(215) 640-5123 ext. [Phone]

CoCode: 22713  
Group Code: 626

State of Domicile: Pennsylvania  
Company Type:

436 Walnut Street  
Philadelphia, PA 19106  
(215) 640-5123 ext. [Phone]

Group Name:  
FEIN Number: 23-0723970  
-----

State ID Number:

Pacific Employers Insurance Company  
PO Box 1000  
436 Walnut Street  
Philadelphia, PA 19106  
(215) 640-5123 ext. [Phone]

CoCode: 22748  
Group Code: 626

State of Domicile: Pennsylvania  
Company Type:

436 Walnut Street  
Philadelphia, PA 19106  
(215) 640-5123 ext. [Phone]

Group Name:  
FEIN Number: 95-1077060  
-----

State ID Number:

Westchester Fire Insurance Company  
1133 Avenue of the Americas  
New York, NY 10036  
(215) 640-2324 ext. [Phone]

CoCode: 21121  
Group Code: 626  
Group Name:  
FEIN Number: 13-5481330  
-----

State of Domicile: New York  
Company Type:  
State ID Number:

*SERFF Tracking Number:* ACEH-125731166      *State:* Arkansas  
*First Filing Company:* ACE American Insurance Company, ...      *State Tracking Number:* EFT \$50  
*Company Tracking Number:* 08-CIM-2007778(F)  
*TOI:* 09.0 Inland Marine      *Sub-TOI:* 09.0000 Inland Marine Sub-TOI Combinations  
*Product Name:* 08-CIM-2007778(F)  
*Project Name/Number:* Motor Truck Cargo Liability Small Fleet/08-CIM-2007778(F)

## Filing Fees

Fee Required?      Yes  
 Fee Amount:      \$50.00  
 Retaliatory?      No  
 Fee Explanation:      \$50.00 X 1 filing  
 Per Company:      No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
ACE American Insurance Company	\$50.00	07/11/2008	21372276
ACE Fire Underwriters Insurance Company	\$0.00	07/11/2008	
ACE Property & Casualty Insurance Company	\$0.00	07/11/2008	
Bankers Standard Insurance Company	\$0.00	07/11/2008	
Indemnity Insurance Company of North America	\$0.00	07/11/2008	
Insurance Company of North America	\$0.00	07/11/2008	
Pacific Employers Insurance Company	\$0.00	07/11/2008	
Westchester Fire Insurance Company	\$0.00	07/11/2008	

SERFF Tracking Number: ACEH-125731166 State: Arkansas  
 First Filing Company: ACE American Insurance Company, ... State Tracking Number: EFT \$50  
 Company Tracking Number: 08-CIM-2007778(F)  
 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
 Product Name: 08-CIM-2007778(F)  
 Project Name/Number: Motor Truck Cargo Liability Small Fleet/08-CIM-2007778(F)

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	07/18/2008	07/18/2008

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Llyweyia Rawlins	07/16/2008	07/16/2008	Kathy Brumbelow	07/18/2008	07/18/2008

SERFF Tracking Number: ACEH-125731166 State: Arkansas  
First Filing Company: ACE American Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: 08-CIM-2007778(F)  
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
Product Name: 08-CIM-2007778(F)  
Project Name/Number: Motor Truck Cargo Liability Small Fleet/08-CIM-2007778(F)

## Disposition

Disposition Date: 07/18/2008  
Effective Date (New): 08/14/2008  
Effective Date (Renewal): 08/14/2008  
Status: Approved  
Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: ACEH-125731166 State: Arkansas  
 First Filing Company: ACE American Insurance Company, ... State Tracking Number: EFT \$50  
 Company Tracking Number: 08-CIM-2007778(F)  
 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
 Product Name: 08-CIM-2007778(F)  
 Project Name/Number: Motor Truck Cargo Liability Small Fleet/08-CIM-2007778(F)

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Filing Memorandum	Approved	Yes
Form	Vehicle Alarm Endorsement	Approved	Yes
Form	Attended Vehicle Endorsement	Approved	Yes
Form	Brokerage Contingent Liability Endorsement	Approved	Yes
Form	Container and Intermodal Container Coverage Endorsement	Approved	Yes
Form	Cotton Gin Endorsement	Approved	Yes
Form (revised)	Driver Exclusion Endorsement	Approved	Yes
Form	Driver Exclusion Endorsement	Approved	No
Form	Livestock Coverage Endorsement	Approved	Yes
Form	Locked Cargo Endorsement	Approved	Yes
Form	Locked Vehicle Endorsement	Approved	Yes
Form	Meat, Seafood and Shellfish Exclusion	Approved	Yes
Form	Motor Truck Cargo Liability - Small Fleet Coverage Form	Approved	Yes
Form	Motor Truck Cargo Liability - Small Fleet Declarations	Approved	Yes
Form	Radius of Operations Endorsement	Approved	Yes
Form	Refrigeration Breakdown Coverage Endorsement	Approved	Yes
Form	Rust, Warpage and Water Damage Endorsement	Approved	Yes
Form	Rust, Warpage and Water Damage - Specified Property Endorsement	Approved	Yes
Form	Schedule of Vehicles	Approved	Yes
Form	Specific Commodity Exclusion	Approved	Yes
Form	Specified Shipper Endorsement	Approved	Yes
Form	Temperature Control Equipment Breakdown Coverage	Approved	Yes
Form	Towing and Roadside Assistance Endorsement	Approved	Yes

SERFF Tracking Number: ACEH-125731166 State: Arkansas  
First Filing Company: ACE American Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: 08-CIM-2007778(F)  
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
Product Name: 08-CIM-2007778(F)  
Project Name/Number: Motor Truck Cargo Liability Small Fleet/08-CIM-2007778(F)

<b>Form</b>	Trailer Interchange Coverage	Approved	Yes
	Endorsement		
<b>Form</b>	Two Person Requirement Endorsement	Approved	Yes
<b>Form</b>	Target Commodities Theft Exclusion	Approved	Yes
	Endorsement		

SERFF Tracking Number: ACEH-125731166 State: Arkansas  
First Filing Company: ACE American Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: 08-CIM-2007778(F)  
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
Product Name: 08-CIM-2007778(F)  
Project Name/Number: Motor Truck Cargo Liability Small Fleet/08-CIM-2007778(F)

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 07/16/2008  
Submitted Date 07/16/2008  
Respond By Date 07/30/2008

Dear Kathy Brumbelow,

Form: ACE0323 Driver Exclusion

Per Arkansas Bulletin 17-83 The insurers are notified that no driver or operator exclusion is acceptable for use unless the exclusionary endorsement includes a provision for the signature of the named insured(s), accepting and acknowledging the restricted coverage.

Any existing form that does not provide for this signature should be revised accordingly and submitted to this Department for approval.

Sincerely,

Llyweyia Rawlins

Please feel free to contact me if you have questions.

Sincerely,

Llyweyia Rawlins

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 07/18/2008  
Submitted Date 07/18/2008

Dear Llyweyia Rawlins,

### Comments:

### Response 1

Comments: We have revised ACE0323, Driver Exclusion Endorsement to add a signature line for the insured to sign and accept.

### Changed Items:



SERFF Tracking Number: ACEH-125731166 State: Arkansas  
 First Filing Company: ACE American Insurance Company, ... State Tracking Number: EFT \$50  
 Company Tracking Number: 08-CIM-2007778(F)  
 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
 Product Name: 08-CIM-2007778(F)  
 Project Name/Number: Motor Truck Cargo Liability Small Fleet/08-CIM-2007778(F)

## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Vehicle Alarm Endorsement	ACE0318	(01/08)	Endorsement/Amendment/Conditions		0.00	ACE0318 Vehicle Alarm endt (2) (2).pdf
Approved	Attended Vehicle Endorsement	ACE0319	(01/08)	Endorsement/Amendment/Conditions		0.00	ACE0319 Attended Vehicle endt (2) (2).pdf
Approved	Brokerage Contingent Liability Endorsement	ACE0320	(01/08)	Endorsement/Amendment/Conditions		0.00	ACE0320 Brokerage Contingent (2) (2).pdf
Approved	Container and Intermodal Container Coverage Endorsement	ACE0321	(01/08)	Endorsement/Amendment/Conditions		0.00	ACE0321 Container and Intermodal Container Coverage Endt (2) (2).pdf
Approved	Cotton Gin Endorsement	ACE0322	(01/08)	Endorsement/Amendment/Conditions		0.00	ACE0322 Cotton Gin Endt (2) (2).pdf
Approved	Driver Exclusion Endorsement	ACE0323	(07/08)	Endorsement/Amendment/Conditions		0.00	ACE0323 Driver Excl end(Signature).pdf
Approved	Livestock Coverage Endorsement	ACE0324	(01/08)	Endorsement/Amendment/Conditions		0.00	ACE0324 Livestock Coverage (2) (2).pdf
Approved	Locked Cargo	ACE0325	(01/08)	Endorsement New		0.00	ACE0325

SERFF Tracking Number: ACEH-125731166 State: Arkansas  
 First Filing Company: ACE American Insurance Company, ... State Tracking Number: EFT \$50  
 Company Tracking Number: 08-CIM-2007778(F)  
 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
 Product Name: 08-CIM-2007778(F)  
 Project Name/Number: Motor Truck Cargo Liability Small Fleet/08-CIM-2007778(F)

Approval	Description	Policy No	Effective Date	Policy Description	Amount	Attachment
	Endorsement			nt/Amendm ent/Condi ons		Locked Cargo endt (2) (2).pdf
Approved	Locked Vehicle Endorsement	ACE0326	(01/08)	Endorseme New nt/Amendm ent/Condi ons	0.00	ACE0326 Locked vehicle endt (2) (2).pdf
Approved	Meat, Seafood and Shellfish Exclusion	ACE0327	(01/08)	Endorseme New nt/Amendm ent/Condi ons	0.00	ACE0327 Meat Seafood endt (2) (2).pdf
Approved	Motor Truck Cargo Liability - Small Fleet Coverage Form	ACE0328	(01/08)	Policy/CoveNew rage Form	0.00	ACE0328 MTC Liab- Small Fleet Coverage form (2) (2).pdf
Approved	Motor Truck Cargo Liability - Small Fleet Declarations	ACE0329	(01/08)	Declaration New s/Schedule	0.00	ACE0329 MTC Liab- small fleet declaration (2) (2).pdf
Approved	Radius of Operations Endorsement	ACE0330	(01/08)	Endorseme New nt/Amendm ent/Condi ons	0.00	ACE0330 Radius of Operation endt (2) (2).pdf
Approved	Refrigeration Breakdown Coverage Endorsement	ACE0331	(01/08)	Endorseme New nt/Amendm ent/Condi ons	0.00	ACE0331 Refrigeration breakdown (2) (2).pdf
Approved	Rust, Warpage and Water Damage Endorsement	ACE0332	(01/08)	Endorseme New nt/Amendm ent/Condi ons	0.00	ACE0332 Rust Warpage endt (2) (2).pdf
Approved	Rust, Warpage	ACE0333	(01/08)	Endorseme New	0.00	ACE0333

SERFF Tracking Number: ACEH-125731166 State: Arkansas  
 First Filing Company: ACE American Insurance Company, ... State Tracking Number: EFT \$50  
 Company Tracking Number: 08-CIM-2007778(F)  
 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
 Product Name: 08-CIM-2007778(F)  
 Project Name/Number: Motor Truck Cargo Liability Small Fleet/08-CIM-2007778(F)

Approval	Description	Code	Effective Date	Endorsement/Condition	Amount	Attachment
	and Water Damage - Specified Property Endorsement			nt/Amendment/Conditions		Rust Warpage-Specified Prop endt (2) (2).pdf
Approved	Schedule of Vehicles	ACE0334	(01/08)	Endorsement/Amendment/Conditions	0.00	ACE0334 Schedule of Vehicles (2) (2).pdf
Approved	Specific Commodity Exclusion	ACE0335	(01/08)	Endorsement/Amendment/Conditions	0.00	ACE0335 Specific Commodity Exclusion (2) (2).pdf
Approved	Specified Shipper Endorsement	ACE0336	(01/08)	Endorsement/Amendment/Conditions	0.00	ACE0336 Specified Shipper Endt (2) (2).pdf
Approved	Temperature Control Equipment Breakdown Coverage	ACE0337	(01/08)	Endorsement/Amendment/Conditions	0.00	ACE0337 Temperature Control Equipment Breakdown Coverage (2) (2).pdf
Approved	Towing and Roadside Assistance Endorsement	ACE0338	(01/08)	Endorsement/Amendment/Conditions	0.00	ACE0338 Towing and Roadside Assistance End (2) (2).pdf
Approved	Trailer Interchange Coverage Endorsement	ACE0339	(01/08)	Endorsement/Amendment/Conditions	0.00	ACE0339 Trailer Interchange cov endt (2) (2).pdf
Approved	Two Person Requirement	ACE0340	(01/08)	Endorsement/Amendment	0.00	ACE0340 Two Person

SERFF Tracking Number: ACEH-125731166 State: Arkansas  
 First Filing Company: ACE American Insurance Company, ... State Tracking Number: EFT \$50  
 Company Tracking Number: 08-CIM-2007778(F)  
 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
 Product Name: 08-CIM-2007778(F)  
 Project Name/Number: Motor Truck Cargo Liability Small Fleet/08-CIM-2007778(F)

	Endorsement		ent/Condi ons		endt (2) (2).pdf
Approved	Target	ACE0341 (01/08)	Endorseme New nt/Amendm	0.00	ACE0341 TARGET COMMODITI ES THEFT EXCLUSION ENDORSEM ENT (2).pdf
	Commodities		ent/Condi ons		
	Theft Exclusion				
	Endorsement				



## VEHICLE ALARM ENDORSEMENT

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period To	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:**

**MOTOR TRUCK CARGO LIABILITY – SMALL FLEET COVERAGE FORM**

The following is added to Paragraph E. Additional Conditions:

We will not pay for *loss* to Covered Property unless at the time of the *loss* the *vehicle* transporting Covered Property is equipped with a working alarm. The alarm will be in the “on” position while Covered Property is in the transporting *vehicle*, except when the transporting *vehicle* is being loaded or unloaded.

All other terms and conditions remain unchanged.

## ATTENDED VEHICLE ENDORSEMENT

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period To	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**THIS ENDORSEMENT MODIFIED INSURANCE PROVIDED UNDER THE FOLLOWING:**

**MOTOR TRUCK CARGO LIABILITY – SMALL FLEET COVERAGE FORM**

We will not pay for *loss* to Covered Property caused by or resulting from *theft* from a scheduled vehicle unless at the time of the *theft*, a full time employee of yours, whose only duty is to attend the scheduled vehicle, is in or on your scheduled vehicle at the time of *loss*.

All other terms and conditions remain unchanged.

## BROKERAGE CONTINGENT LIABILITY ENDORSEMENT

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period To	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:**

**MOTOR TRUCK CARGO LIABILITY – SMALL FLEET COVERAGE FORM**

Paragraph A.2.g. is deleted.

This policy is extended to cover your legal liability for *loss* to Covered Property for which you arrange transportation for under a brokerage agreement with an independent motor carrier. Independent motor carrier means one in which you have no ownership or management interest.

The coverage provided by this endorsement is excess over the Motor Truck Cargo coverage carried by the independent motor carrier.

We will have not provide coverage for *loss* under this endorsement unless, prior to hiring the independent motor carrier, you obtain written documentation in the form of a certificate of insurance or a copy of the independent motor carrier's Motor Truck Cargo Liability Coverage Policy, showing current coverage in the amount of not less than \$100,000. You must maintain this documentation for a period of one year from the date of notice of a claim to us and allow us to inspect it after a *loss* that may be covered by this endorsement.

You must make a reasonable effort to collect the amount of the *loss* from the independent motor carrier and/or its insurer(s).

The most we will pay for *loss* in any one *occurrence* resulting from coverage provided by this endorsement is \$

For this extension, you must report to the total gross revenue from such brokerage operations and pay premium thereon at the rate per \$100 of total gross revenue shown on the Declarations. Total gross revenue means the total revenue from the carriage of the cargo and not just the revenue earned by you.

The deductible amount shown on the Declarations applies to any *loss* covered by the endorsement.

All other terms and conditions remain unchanged.

## CONTAINER AND INTERMODAL CONTAINER COVERAGE ENDORSEMENT

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period To	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:**

### MOTOR TRUCK CARGO LIABILITY – SMALL FLEET COVERAGE FORM

We will pay for *loss* to detachable containers, which are the property of others in your custody and loaded in or on a covered vehicle.

The most we will pay for *loss* in any one occurrence for detachable containers is:

For a steel container \$ \_\_\_\_\_

For a specialized intermodal container \$ \_\_\_\_\_

For all containers in any one *occurrence* \$ \_\_\_\_\_

The deductible amount shown on the Declarations applies to the property covered by this endorsement.

In the event of a *loss* by a Covered Cause of Loss to a container, we will pay the least of the following:

1. The amount for which you are legally liable;
2. The *Actual Cash Value* of the container on the date of *loss*;
3. The cost of reasonably restoring the container to its condition immediately prior to the *loss*; or
4. The cost of replacing the container with substantially identical property.

## COTTON GIN ENDORSEMENT

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period <div style="text-align: center;">To</div>	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:**

**MOTOR TRUCK CARGO LIABILITY – SMALL FLEET COVERAGE FORM**

We will not pay for *loss* to cotton caused by or resulting from fire or spontaneous combustion unless the cotton has been ginned at least seventy-two hours prior to your acceptance of the cotton as cargo. This endorsement applies whether the cotton belongs to you or others.

All other terms and conditions remain unchanged.



## LIVESTOCK COVERAGE ENDORSEMENT

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period To	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:**

### MOTOR TRUCK CARGO LIABILITY – SMALL FLEET COVERAGE FORM

1. Paragraph A.2.d. is deleted.
2. We will pay for your liability for *loss* to *livestock* resulting from theft, or death or destruction made necessary by any of the following Causes of Loss:
  - a. Fire or explosion;
  - b. Smoke, except resulting from exhaust fumes or gases of the transporting vehicles, agricultural smudging or industrial operations;
  - c. Lightning, windstorm, or hail;
  - d. Earth movement;
  - e. Riot or civil commotion;
  - f. Flood;
  - g. Vandalism or malicious mischief;
  - h. Collision, upset, derailment, or overturn of the carrying conveyance;
  - i. Collapse of bridges, trestles, roadways, docks, piers, wharves, bulkheads or culverts.
3. The most we will pay for *loss* in any one *occurrence* is \$5,000 for any one animal.
4. *Livestock* valued at more than \$5,000 for any one animal are excluded.
5. The following is added to the Automatic Extensions of Coverage

#### **Removal and Recovery**

In the event it becomes necessary to remove or recover *livestock* covered by this endorsement to preserve them from a Covered Cause of Loss:

- a. We will pay the necessary and reasonable costs you incur to move covered *livestock* away from the location of imminent loss; and
- b. We will pay the necessary and reasonable costs you incur to recover *livestock* that have escaped or strayed as a result of a Cause of Loss.

The most we will pay for the costs you incur in any one *occurrence* and in the aggregate for any one policy term is \$5,000.

6. *Livestock* shall be valued on the date of *loss* at its market value (meaning the average market value applicable to slaughter *stocker* or *feeder livestock* at the nearest terminal or auction market published by the US Department of Agriculture or Agriculture Canada).

We will never pay more than the amount you are liable for as set by law or as established by your bill of lading, contract of carriage or shipping receipt that you issue.

7. Definitions

- a. **Livestock** means cattle, sheep, swine, goats, horses, mules and donkeys destined for slaughter, *stocker* or *feeder* purposes.
- b. **Stocker** means a non-registered animal used for breeding purposes.
- c. **Feeder** means an animal being fattened.

All other terms, conditions and exclusions remain unchanged.

## LOCKED CARGO ENDORSEMENT

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period To	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:**

### **MOTOR TRUCK CARGO LIABILITY – SMALL FLEET COVERAGE FORM**

We will not pay for loss by *theft* of an automobile, which is Covered Property, unless, at the time of the *theft*:

1. The doors, windows and compartments of the automobile were closed and locked and the automobile's alarm system, if provided, was activated, and there are visible signs that the theft was the result of forced entry; or
2. You or an employee was within twenty five (25) feet of the automobile and were not performing any other task except loading, unloading or tying down another automobile.

All other terms and conditions remain unchanged.

## LOCKED VEHICLE ENDORSEMENT

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period <div style="text-align: center; margin-top: 5px;">To</div>	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:**

**MOTOR TRUCK CARGO LIABILITY – SMALL FLEET COVERAGE FORM**

We will not pay for *loss* caused by or resulting from *theft* from any unattended vehicle unless at the time of the *theft*, the vehicle's windows, doors, and compartments were closed and locked, and there are visible signs that the *theft* was the result of forced entry.

All other terms and conditions remain unchanged.

## MEAT, SEAFOOD AND SHELLFISH EXCLUSION

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period To	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:**

**MOTOR TRUCK CARGO LIABILITY – SMALL FLEET COVERAGE FORM**

Meat, seafood and shellfish are added to Paragraph A.2., Property Not Covered.

All other terms and conditions remain unchanged.



# MOTOR TRUCK CARGO LIABILITY – SMALL FLEET COVERAGE FORM

## General Information

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the *Named Insured* shown in the Declarations. The words "we", "us", and "our" refer to the Company providing the insurance.

Other words and phrases that appear in italics have special meanings. Refer to the Definitions section in this Coverage Form.

## A. Coverage

We will pay for *loss* that you become legally obligated to pay caused by or resulting from direct physical *loss* to Covered Property by reason of your liability as a motor carrier, from any of the Covered Causes of Loss.

### 1. Covered Property

Covered Property means lawful goods and merchandise of others that you have accepted for transportation under a written or electronic bill of lading or shipping receipt, or a written contract of carriage, you issue. Such property is covered while in due course of transit while in your physical care, custody or control and in or on a scheduled vehicle shown in the Schedule of Vehicles attached to this policy.

Covered Property also means lawful goods and merchandise of others while at the *terminals* listed on the Declarations.

### 2. Property Not Covered

Covered Property does not include:

- a. Accounts, bills, deeds, evidences of debt, letters of credit, notes, securities, tickets, passports, documents, manuscripts, mechanical drawings, recorded electronic data and media, valuable papers of any kind.
- b. Money, currency, bullion, gold, silver and other precious *or semi-precious* metals, diamonds, precious or semi-precious stones, jewelry, furs or fine arts;
- c. Property that you transport gratuitously;
- d. Animals;
- e. Contraband or property in the course of illegal transportation or trade;
- f. Intermodal containers, trailers or any carrying conveyance, unless included in the value of the property or covered elsewhere by this policy;
- g. Property for which you are liable as a freight or transportation broker.

### 3. Covered Causes of Loss

This policy covers your legal liability for risks of direct physical *loss* to Covered Property except those causes of loss listed in the Exclusions.



#### 4. Automatic Extensions of Coverage

The Limit of Insurance for each Extension of Coverage is shown on the Declarations. The Sub-limit of Insurance for each Extension of Coverage is in addition to any Sub-limits of insurance and to the Occurrence Limit of Insurance. No deductibles apply to these Extensions of Coverage.

##### a. Debris Removal Expense

We will pay your expenses to remove debris of Covered Property after a *loss* for which you are legally liable. Debris removal expenses will be paid only if they are reported to us within 180 days after the date of direct physical *loss*.

The most we will pay for debris removal in any one *occurrence* is the Limit of Insurance for Debris Removal shown on the Declarations.

Debris removal does not apply to expense for:

- 1) The cost to investigate, locate, monitor, remediate, or extract *pollutants* from land, water or covered property
- 2) The cost to remove, discard, restore or replace polluted land, water or covered property
- 3) The cost to transport polluted land, water or covered property to storage or decontamination sites

##### b. Pollutant Clean Up

We will pay the expenses for which you are legally liable to extract *pollutants* from land or water if the discharge, dispersal, seepage, migration, release or escape of the *pollutants* is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the Covered Cause of Loss occurs.

This Coverage Extension does not apply to costs to test for, monitor or assess the existence, concentration or effects of *pollutants*. But we will pay for testing which is performed in the course of extracting the *pollutants* from the land or water.

The most we will pay under this Coverage Extension is the Sub-limit of Insurance for Pollutant Clean Up shown on the Declarations for the sum of all covered expenses arising out of Covered Causes of Loss occurring during each separate 12 month period of this policy.

##### c. Earned Freight Charges

We will pay your earned freight charges that you are unable to collect as a result of a Covered Cause of Loss.

The most we will pay in any one *occurrence* for Earned Freight Charges is the Sub-limit of Insurance shown on the Declarations.

##### d. Miscellaneous Equipment

We will pay for *loss* to your personal property caused by or resulting from a Covered Cause of Loss, while it is in transit in or on any *vehicle* you own, lease or operate. This



personal property includes tarpaulins, fittings, or other equipment used by you in the handling and shipping of Covered Property.

The most we will pay for *loss* in any one *occurrence* for your personal property is the Sub-limit of Insurance shown on the Declarations. Personal property does not include *vehicles*.

**e. Expenses to Protect Covered Property from Further Damage**

We will pay for any repairs you have to make and our proportionate share of other expenses you incur, in order to prevent any further damage from a covered *loss* to Covered Property.

The most we will pay in any one *occurrence* for expenses to protect Covered Property from further damage is the amount shown on the Declarations.

**B. Exclusions**

1. We will not pay for *loss* caused directly or indirectly by any of the following. Such *loss* is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the *loss*.

**a. Governmental Action**

Seizure or destruction of property by order of governmental authority;  
But we will pay for *loss* caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread if the fire would be covered under this Coverage Form.

**b. Nuclear Hazard**

- 1) Any weapon employing atomic fission or fusion; or
- 2) Nuclear reaction or radiation, or radioactive contamination from any other cause.  
But if nuclear reaction or radiation, or radioactive contamination results in fire, we will pay for the direct *loss* caused by that fire if the fire would be covered under this Coverage Form.

**c. War and Military Action**

- 1) War, including undeclared or civil war;
- 2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- 3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

**d. Pollution**

*Loss* caused by or resulting from the presence, release, discharge or dispersal of *pollutants*. Exclusions **B.1.a.** through **B.1.d.** apply whether or not the *loss* event results in widespread damage or affects a substantial area.

2. We will not cover *loss* to Covered Property caused by or resulting from any of the following:

- a. Spoilage, contamination, and freezing;
- b. Rust, water, or warpage;
- c. Dishonest or criminal acts committed by:



- 1) You, any of your partners, officers, employees, directors, trustees, or authorized representatives;
  - 2) A manager or a member if you are a limited liability company;
  - 3) Anyone else with an interest in the property, or their employees or authorized representatives;
- Or
- 4) Anyone else to whom the property is entrusted for any purpose.

This exclusion applies whether or not such persons are acting alone or in collusion with other persons or such acts occur during the hours of employment. This exclusion does not apply to Covered Property that is entrusted to others who are carriers for hire or to acts of destruction by your employees. But theft by employees is not covered;

- d. Mechanical breakdown or failure including breakdown or failure of heating or refrigeration systems;
- e. Delay, loss of market, loss of use or consequential loss of any kind.
- f. Voluntary parting with Covered Property whether or not induced to do so by a fraudulent scheme, trick, device or false pretense.
- g. Inherent vice, hidden or latent defect.

### **C. Limits of Insurance**

The most we will pay for *loss* in any one *occurrence* is the applicable Limit of Insurance shown in the Declarations.

### **D. Deductibles**

We will not pay for *loss* in any one *occurrence* until the amount of the adjusted *loss* exceeds the deductible shown in the Declarations. We will then pay the amount of the adjusted *loss* in excess of the Deductible, up to the applicable Limit of Insurance.

### **E. Additional Conditions**

#### **1. Minimum Premium**

You must pay at least the minimum premium shown in the Declarations if:

- a. You cancel the policy; or
- b. The annual premium computed under the Reporting Provision is less than minimum premium.

#### **2. Reports and Premium**

If the Reporting option is shown on the Declarations, the following Additional Condition applies:

You will keep an accurate record of the reporting basis shown on the Declarations during the term of this policy.

Within the thirty (30) days following the last business day of each reporting period shown on the Declarations, you will send to us or our authorized representative in writing the following items as of the last business day of the reporting period:

- a. The total amount of the reporting basis



- b. The period of time for which the report applies.

Reporting basis means *gross receipts*, *mileage* or other basis as described on the Declarations.

### **Failure to Submit Reports**

If you do not send us the report within 30 days as set forth above, we may cancel this policy for non-payment of premium.

### **Reports**

All earned premiums will be applied against the deposit premium until it has been fully earned by us. After that, any earned premium is due and payable to us as of the date of the report. If at the end of the policy period, the deposit premium is more than the earned premium, we will return the difference to you, subject to any minimum premium.

In the event of cancellation, you must report to us the premium base as of the date of cancellation.

### **Reporting Basis Definitions**

**Gross Receipts** means the total amount, collected or not, due you from your business activities related to the property we insure by the Coverage Form(s) to which this endorsement is attached.

**Mileage** means the total miles you operate during the policy term, in *vehicles* you own, lease or rent, including the mileage of owner operators you hire while they work for you, and drive-away miles. But mileage does not include any miles for private passenger *vehicles* other than when they are used to carry Covered Property.

### **3. Fines, Assessments and Penalties**

We will not pay any costs, fines, assessments or penalties including costs, fines, assessments or penalties which you incur as a result of your violation on any law or regulation relating to the delay in payment, denial or settlement of any *loss*.

### **4. Valuation**

In the event of a *loss* by a Covered Cause of Loss, we will pay the least of the following:

- a. The amount for which you are legally liable;
- b. The Actual Cash Value of Covered Property on the date of loss;
- c. The cost of reasonably restoring Covered Property to its condition immediately prior to the loss; or
- d. The cost of replacing Covered Property with substantially identical property

### **5. Reimbursement**

You must reimburse us for payment we make solely because of a Federal, State or Provincial filing we have made under this policy on your behalf. Reimbursement must be made within 10 days of our notice to you.

### **6. Coverage Territory**

We insure Covered Property in the due course of transit wherever located within the continental United States and Canada. But we do not cover shipments to or from Alaska or Hawaii.



## 7. Protective Safeguards

You are required to maintain the protective equipment and services you have in operation for your property at the time this policy goes into effect. You must give us notice as soon as reasonably possible if the equipment is no longer installed, cannot work properly or the services are reduced.

If you fail to maintain the protective equipment and services, we will not pay you for *loss* by *theft* and your insurance for *theft* of Covered Property will be suspended until the equipment and services are restored.

## F. Definitions

1. **Actual Cash Value** means the replacement cost at the time of *loss*, of the property Damaged or destroyed, less depreciation.
2. **Loss** means accidental loss or damage
3. **Occurrence** means all *loss* attributable directly or indirectly to one cause, event, Incident or repeated exposure to the same cause, event or incident, or to one series of similar causes, events, incidents or repeated exposures to the same cause, event or incident, first occurring in the policy period. All such *loss* will be treated as one *occurrence* irrespective of the period of time or area over which such *loss* occurs, unless a specific period of time is included in this policy. The most we will pay for *loss* in any one *occurrence* is the applicable limit of insurance shown on the Declarations.
4. **Vehicle** means any automobile, van, truck, tractor, trailer, semi-trailer, or any combination of these. But the definition of vehicle does not apply to automobiles, vans, trucks, tractors, or semi-trailers transported as cargo.
5. **Terminal** means a location used for the handling of covered property for a period of time not exceeding thirty days from the date of arrival, but in no event to exceed the period of time for which you are liable.
6. **Pollutants** means any solid, liquid, gaseous or thermal irritant or contaminant, including vapor, fumes, acids, soot, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
7. **Specified Causes of Loss** means:
  - a. Fire or explosion;
  - b. Smoke, except resulting from exhaust fumes or gases of the transporting vehicles, agricultural smudging or industrial operations;
  - c. Lightning, windstorm, or hail;
  - d. Riot or civil commotion;
  - e. Vandalism or malicious mischief,
  - f. Collision, upset, derailment, or overturn of the carrying conveyance;
  - g. Collapse of bridges, trestles, roadways, docks, piers, wharves, bulkheads or culverts.
8. **Theft** means the illegal taking of Covered Property without the owner's consent and includes robbery, burglary, hi-jack and holdup only.





# MOTOR TRUCK CARGO LIABILITY – SMALL FLEET DECLARATIONS

Policy Number:

Company Name:

Named Insured & Mailing Address

Producer's Name & Address

## I. General Policy Information

Policy Period:

When Coverage Begins: 12:01am Local Time at the Named Insured's Address

When Coverage ends: 12:01am Local Time at the Named Insured's Address

**In return for the payment of premium and subject to all the terms and conditions of this policy, we agree to provide the insurance as stated in the policy.**

Description of Operations

## II. Limits of Insurance

### Occurrence Limit of Insurance

The most we will pay for all loss resulting from all Covered Causes of Loss in any one *occurrence* is:  
\$

### Sub-limits of Insurance

**The sub-limits of insurance below are part of, and not in addition to the Occurrence Limit of Insurance shown above.**

In or on any one scheduled vehicle \$

At the following terminal locations

1. \$

2. \$

3. \$

The most we will pay for loss caused by *theft* of manufactured tobacco products, alcoholic beverages (other than beer, wine or ale), electronics or wearing apparel is: \$10,000

**Automatic Extensions of Coverage**

Debris Removal	\$5,000
Earned Freight Charges	\$2,500
Miscellaneous equipment	\$1,000
Expenses to Protect Covered Property	\$5,000
Pollutant Clean Up	\$10,000

**III. Premium – Non Reporting**

Total Premium	\$
Minimum Premium	\$

**IV. Premium – Reporting**

Reporting Period	
Reporting Basis	
Rates	\$
Deposit Premium	\$
Total Premium	\$
Minimum Premium	\$

**V. Deductibles**

Applicable to loss in any one *occurrence* caused by:

All other Causes of Loss	\$
Temperature Control Equipment Breakdown	\$
Rust, Warpage and Water	\$

**VI. Attached Forms**

These declarations, the forms attached and all endorsements attached and issued on or after the effective date constitute the Policy.

Date:

\_\_\_\_\_  
Authorized Representative

## RADIUS OF OPERATIONS ENDORSEMENT

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period To	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:**

**MOTOR TRUCK CARGO LIABILITY – SMALL FLEET COVERAGE FORM**

Additional Condition E.6., Coverage Territory, is deleted and replaced by the following:

We insure Covered property wherever located within                      miles of your address shown on the Declarations.

All other terms and conditions remain unchanged.

## REFRIGERATION BREAKDOWN COVERAGE ENDORSEMENT

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period <div style="text-align: center;">To</div>	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:**

**MOTOR TRUCK CARGO LIABILITY – SMALL FLEET COVERAGE FORM**

Exclusion B.2.d is deleted and replaced by the following:

We will not pay for *loss* to Covered Property caused by or resulting from mechanical or electrical breakdown or derangement.

This exclusion does not apply to *loss* to Covered Property caused by or resulting from mechanical or electrical breakdown or failure of heating or refrigeration systems.

All other terms and conditions remain unchanged.

## RUST, WARPAGE AND WATER DAMAGE ENDORSEMENT

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period <div style="text-align: center;">To</div>	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:**

**MOTOR TRUCK CARGO LIABILITY – SMALL FLEET COVERAGE FORM**

Exclusion B.2.b is deleted in its entirety.

You agree that Covered Property will be completely and securely covered with a waterproof tarpaulin while in the due course of transit in or on open topped, flatbed or curtain sided trailers or trucks.

You also agree that you your employee or the driver will inspect the tarpaulin prior to use and will verify that the tarpaulin is in good condition with no holes or tears.

We will not cover any *loss* caused by or resulting from your failure to comply with these requirements.

All other terms and conditions remain unchanged.

## RUST, WARPAGE AND WATER DAMAGE – SPECIFIED PROPERTY ENDORSEMENT

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period To	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:**

**MOTOR TRUCK CARGO LIABILITY – SMALL FLEET COVERAGE FORM**

Exclusion B.2.b is deleted for the following types of Covered Property:

You agree that Covered Property will be completely and securely covered with a waterproof tarpaulin while in the due course of transit in or on open topped, flatbed or curtain sided trailers or trucks.

You also agree that you your employee or the driver will inspect the tarpaulin prior to use and will verify that the tarpaulin is in good condition with no holes or tears.

We will not cover any *loss* caused by or resulting from your failure to comply with these requirements.

All other terms and conditions remain unchanged.

## SCHEDULE OF VEHICLES

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period To	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING  
MOTOR TRUCK CARGO LIABILITY – SMALL FLEET COVERAGE FORM**

We will pay for *loss* to Covered Property while in or on any of the *vehicles* listed below, not to exceed the Sub-limit of Insurance set opposite the *vehicle(s)* involved in the *loss*.

Unit Number	Description	Sub-limit of Insurance	Premium

### Newly Acquired Vehicles

We will pay for *loss* to Covered Property while in or on any newly acquired *vehicle* that you borrow, rent, lease or purchase after the inception date of this Policy.

The most we will pay for *loss* in any one *occurrence* to Covered Property in or on a newly acquired *vehicle* is the lesser of:

1. \$100,000 or
2. The highest Sub-limit of Insurance shown above.

You must report the newly acquired vehicle to us within thirty (30) days from the date you borrow, rent, lease or purchase it. If you do not report the newly acquired *vehicle* to us within thirty (30) days of the date you borrow, rent, lease or purchase it, coverage for that *vehicle* is void.

### Temporary Substitutes

We will pay for *loss* to Covered Property while in or on a temporary substitute for a disabled *vehicle* listed above.

The most we will pay for *loss* in any one occurrence is the Sub-limit of Insurance for the disabled *vehicle*.

A temporary substitute means a *vehicle* you borrow, lease or rent for a period of fifteen (15) days or less.

All other terms and conditions remain unchanged.

## SPECIFIC COMMODITY EXCLUSION

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period <div style="text-align: center;">To</div>	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:**

**MOTOR TRUCK CARGO LIABILITY – SMALL FLEET COVERAGE FORM**

The following property is added to Paragraph A.2., Property Not Covered:

All other terms and conditions remain unchanged.

## SPECIFIED SHIPPER ENDORSEMENT

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period To	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:**

**MOTOR TRUCK CARGO LIABILITY – SMALL FLEET COVERAGE FORM**

The Sub-limit of Insurance for Covered Property in or on any one *vehicle* is changed to  
\$ \_\_\_\_\_ while you are hauling Covered Property for \_\_\_\_\_.

The deductible amount for shipments for \_\_\_\_\_ is changed to \$ \_\_\_\_\_.

The premium per power unit for this shipper is changed to: \$ \_\_\_\_\_.

All other terms and conditions remain unchanged.

## TEMPERATURE CONTROL EQUIPMENT BREAKDOWN COVERAGE

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period To	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:**

### **MOTOR TRUCK CARGO LIABILITY – SMALL FLEET COVERAGE FORM**

We will pay for *loss* caused by or resulting from malfunction or mechanical breakdown of refrigeration equipment installed on a scheduled *vehicle* carrying Covered Property.

The most we will pay for *loss* in any one *occurrence* resulting from malfunction or mechanical breakdown of refrigeration equipment is \$\_\_\_\_\_.

We will not, however, pay for *loss* resulting from:

1. Your failure to provide an adequate fuel supply for energy source as applicable, for the refrigeration equipment; or
2. Willful destruction of, or damage to, refrigeration equipment by an employee of yours.

You must inspect and maintain the refrigeration equipment on a scheduled basis to the standards recommended by its manufacturer. You also must keep records of your inspections and maintenance during the term of this coverage.

We will not pay for *loss* to Covered Property covered by this endorsement if you do not maintain the equipment in good working order, if you do not make the required inspections, or if you do not keep records of your inspections and maintenance during the term of this coverage.

All other terms and conditions remain unchanged.

## TOWING AND ROADSIDE ASSISTANCE ENDORSEMENT

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period <div style="text-align: center;">To</div>	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:**

**MOTOR TRUCK CARGO LIABILITY – SMALL FLEET COVERAGE FORM**

We will pay up to \$5,000 in any one *occurrence* for towing and/or roadside assistance expenses caused by or resulting from a Covered Cause of Loss. No deductible applies to this Coverage Extension.

All other terms and conditions remain unchanged.

## TRAILER INTERCHANGE COVERAGE ENDORSEMENT

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period To	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:**

### **MOTOR TRUCK CARGO LIABILITY – SMALL FLEET COVERAGE FORM**

This insurance is extended to cover your liability for trailers you do not own, while in your care, custody, and control and used in your business as a motor carrier.

The coverage provided by this endorsement shall be excess over any other valid or collectible insurance.

The most we will pay for *loss* in any one *occurrence* for any one trailer is \$ .

The deductible amount shown on the Declarations applies to this coverage.

All other terms and conditions remain unchanged.

## TWO PERSON REQUIREMENT ENDORSEMENT

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period To	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:**

**MOTOR TRUCK CARGO LIABILITY – SMALL FLEET COVERAGE FORM**

The following is added to Paragraph E. Additional Conditions:

You must have two of your employees or drivers assigned to the *vehicles* scheduled in this policy and at least one of them must be in or on the *vehicle* when the *vehicle* is transporting Covered Property.

If you fail to comply with this requirement, we will not pay for *loss* by *theft*, vandalism or malicious mischief involving the unattended *vehicle*.

All other terms and conditions remain unchanged.

## TARGET COMMODITIES THEFT EXCLUSION ENDORSEMENT

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period	Effective Date of Endorsement
			To
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:**

**MOTOR TRUCK CARGO LIABILITY – SMALL FLEET COVERAGE FORM**

We will not pay for *loss* caused by or resulting from *theft* of any of the following commodities:

- a. Manufactured tobacco products
- b. Prescription pharmaceuticals
- c. Guns and ammunition
- d. Seafood unless canned
- e. Alcoholic beverages other than beer
- f. Electronic data processing equipment, software and accessories
- g. Tires
- h. Wearing apparel including underwear and accessories
- i. Footwear
- j. Televisions, stereos, radios, VCR's, DVD Players, MP3 players, iPods, computer gaming systems
- k. Compact discs, DVD's, computer games
- l. Copper pipe, copper wiring and scrap copper
- m. Purses, handbags, wallets and belts
- n. Cell phones
- o. Photographic equipment and supplies
- p. Meat unless canned

The theft limitation shown on the Motor Truck Cargo Liability – Small Fleet Declarations, ACE0329 is deleted.

All other terms and conditions remain unchanged.

*SERFF Tracking Number:* ACEH-125731166 *State:* Arkansas  
*First Filing Company:* ACE American Insurance Company, ... *State Tracking Number:* EFT \$50  
*Company Tracking Number:* 08-CIM-2007778(F)  
*TOI:* 09.0 Inland Marine *Sub-TOI:* 09.0000 Inland Marine Sub-TOI Combinations  
*Product Name:* 08-CIM-2007778(F)  
*Project Name/Number:* Motor Truck Cargo Liability Small Fleet/08-CIM-2007778(F)

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: ACEH-125731166 State: Arkansas  
First Filing Company: ACE American Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: 08-CIM-2007778(F)  
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
Product Name: 08-CIM-2007778(F)  
Project Name/Number: Motor Truck Cargo Liability Small Fleet/08-CIM-2007778(F)

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty **Review Status:** Approved 07/18/2008

**Comments:**

**Attachment:**

NAIC Transmittal and Forms Transmittal.pdf

**Satisfied -Name:** Filing Memorandum **Review Status:** Approved 07/18/2008

**Comments:**

**Attachment:**

Filing Memorandum\_New.pdf

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b> a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					
<b>3. Group Name</b>	ACE INA	<b>Group NAIC #</b>	626		
<b>4. Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>State #</b>	
ACE American Insurance Company	PA	22667	95-2371728		
ACE Fire Underwriters Insurance Co.	PA	20702	06-6032187		
ACE Property & Casualty Insurance Co.	CT	20699	06-0237820		
Bankers Standard Insurance Company	PA	18279	59-1320184		
Indemnity Insurance Company of North America	PA	43575	06-1016108		
Insurance Company of North America	PA	22713	23-0723970		
Pacific Employers Insurance Company	PA	22748	95-1077060		
Westchester Fire Insurance Company	NY	21121	13-5481330		
<b>5. Company Tracking Number</b>	<b>08-CIM-2007778(F)</b>				
<b>Contact Info of Filer(s) or Corporate Officer(s)</b> [include toll-free number]					
<b>6. Name and address</b>	<b>Title</b>	<b>Telephone #s</b>	<b>FAX #</b>	<b>e-mail</b>	
Kathy S. Brumbelow 500 Colonial Center Parkway, Suite 200 Roswell, GA 30076	Sr. Regulatory Compliance Specialist	800-982-9826, Ext. 4146	678-795-4170	kathy.brumbelow@ ace-ina.com	
<b>7. Signature of authorized filer</b>	<i>Kathy S. Brumbelow</i>				
<b>8. Please print name of authorized filer</b>	Kathy S. Brumbelow				
<b>Filing information</b> (see General Instructions for descriptions of these fields)					
<b>9. Type of Insurance (TOI)</b>	09.0				
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	09.0000				
<b>11. State Specific Product code(s)(if applicable)[See State Specific Requirements]</b>					
<b>12. Company Program Title (Marketing title)</b>	<b>Motor Truck Cargo Liability Small Fleet</b>				
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)				
<b>14. Effective Date(s) Requested</b>	New:	August 14, 2008	Renewal:	August 14, 2008	

## Property & Casualty Transmittal Document---

15.	<b>Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	<b>Reference Organization</b> (if applicable)	N/A
17.	<b>Reference Organization # &amp; Title</b>	N/A
18.	<b>Company's Date of Filing</b>	July 11, 2008
19.	<b>Status of filing in domicile</b>	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

20.	<b>This filing transmittal is part of Company Tracking #</b>	08-CIM-2007778(F)
-----	--	-------------------

21.	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
-----	--

We are introducing a new Motor Truck Cargo Liability Small Fleet Coverage form and endorsements to be used with this program. These forms are only applicable to insured's with vehicle fleets between 1 and 25 power units. This is a new program in your state.

22.	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p><b>Check #:</b> EFT</p>	

**Amount: \$50.00**

**Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.**

**\*\*\*Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

## FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)

(Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	08-CIM-2007778(F)			
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> <small>(Company tracking number of rate/rule filing, if applicable)</small>	N/A			
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Vehicle Alarm Endorsement	ACE0318 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Attended Vehicle Endorsement	ACE0319 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Brokerage Contingent Liability Endorsement	ACE0320 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04	Container and Intermodal Container Coverage Endorsement	ACE0321 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05	Cotton Gin Endorsement	ACE0322 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06	Driver Exclusion Endorsement	ACE0323 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07	Livestock Coverage Endorsement	ACE0324 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08	Locked Cargo Endorsement	ACE0325 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09	Locked Vehicle Endorsement	ACE0326 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10	Meat, Seafood and Shellfish Exclusion	ACE0327 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

### FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)

(Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	08-CIM-2007778(F)			
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> <small>(Company tracking number of rate/rule filing, if applicable)</small>	N/A			
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
11	Motor Truck Cargo Liability - Small Fleet Coverage Form	ACE0328 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
12	Motor Truck Cargo Liability - Small Fleet Declarations	ACE0329 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
13	Radius of Operations Endorsement	ACE0330 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
14	Refrigeration Breakdown Coverage Endorsement	ACE0331 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
15	Rust, Warpage and Water Damage Endorsement	ACE0332 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
16	Rust, Warpage and Water Damage - Specified Property Endorsement	ACE0333 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
17	Schedule of Vehicles	ACE0334 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
18	Specific Commodity Exclusion	ACE0335 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
19	Specified Shipper Endorsement	ACE0336 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
20	Temperature Control Equipment Breakdown Coverage	ACE0337 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

### FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)

(Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	08-CIM-2007778(F)			
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> <small>(Company tracking number of rate/rule filing, if applicable)</small>	N/A			
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
21	Towing and Roadside Assistance Endorsement	ACE0338 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
22	Trailer Interchange Coverage Endorsement	ACE0339 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
23	Two Person Requirement Endorsement	ACE0340 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
24	Target Commodities Theft Exclusion Endorsement	ACE0341 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

**MOTOR TRUCK CARGO LIABILITY  
SMALL FLEET COVERAGE FORMS AND ENDORSEMENTS**

**FILING MEMORANDUM**

We are introducing a new Motor Truck Cargo Liability Small Fleet Coverage form and endorsements to be used with this program. These forms are only applicable to insured's with vehicle fleets between 1 and 25 power units. This is a new program in your state.

These forms will be used primarily for insured's that come to us through our Motor Truck Cargo website.

We've also created a number of endorsements requested by various prospective and existing insured's to cover specific situations not commonly used and not previously filed.

Wherever required, we will attach state amendatory endorsements that modify parts of our conditions.

The following forms and/or endorsements are included in this filing:

**ACE0318 (01/08) Vehicle Alarm Endorsement** – Requires the transporting vehicle be equipped with a working alarm.

**ACE0319 (01/08) Attended Vehicle Endorsement** – Requires an employee to attend vehicle for theft to be covered.

**ACE0320 (01/08) Brokerage Contingent Liability Endorsement** – Makes our coverage contingent when Covered Property is brokered to another carrier.

**ACE0321 (01/08) Container and Intermodal Container Coverage Endorsement** – Adds coverage for containers and intermodal containers belonging to others.

**ACE0322 (01/08) Cotton Gin Endorsement** – Excludes loss by fire or spontaneous combustion to cotton unless the cotton has been ginned.

**ACE0323 (01/08) Driver Exclusion Endorsement** – Excludes specific drivers from coverage.

**ACE0324 (01/08) Livestock Coverage Endorsement** – Adds coverage for livestock and adds removal and recovery coverage.

**ACE0325 (01/08) Locked Cargo Endorsement** – Requires that certain cargo, automobiles, be locked and the alarm be activated.

**ACE0326 (01/08) Locked Vehicle Endorsement** – Requires that a vehicle be locked while unattended.

**ACE0327 (01/08) Meat, Seafood and Shellfish Exclusion** – Adds these commodities to Property Not Covered.

**ACE0328 (01/08) Motor Truck Cargo Liability – Small Fleet Coverage Form.**

**ACE0329 (01/08) Motor Truck Cargo Liability – Small Fleet Declarations**

**ACE0330 (01/08) Radius of Operations Endorsement** – Limits coverage to within a number of miles of the insured's address.

**ACE0331 (01/08) Refrigeration Breakdown Coverage Endorsement** – Covers loss caused by or resulting from refrigeration breakdown.

**ACE0332 (01/08) Rust, Warpage and Water Damage Endorsement** – Deletes the exclusion for these perils and requires Covered Property to be properly tarped.

**ACE0333 (01/08) Rust, Warpage and Water Damage – Specified Property Endorsement** – Deletes the exclusion for specified property and requires Covered Property to be properly tarped.

**ACE0334 (01/08) Schedule of Vehicles** – Covered power units are listed and the endorsement provides for newly acquired and temporary substitute vehicles.

**ACE0335 (01/08) Specific Commodity Exclusion** – Listed commodities are excluded.

**ACE0336 (01/08) Specified Shipper Endorsement** - Allows us to provide a higher or lower limit of insurance for a specific shipper.

**ACE0337 (01/08) Temperature Control Equipment Breakdown Coverage** – Covers refrigeration breakdown with a sub-limit of insurance and specifies requirements of the insured for maintenance and inspection.

**ACE0338 (01/08) Towing and Roadside Assistance Endorsement** – Adds coverage for towing and roadside assistance.

**ACE0339 (01/08) Trailer Interchange Coverage Endorsement** – Adds coverage for non-owned trailers.

**ACE0340 (01/08) Two Person Requirement Endorsement** – Requires two employees be assigned to vehicles and at least one of them are in attendance on a vehicle or theft is not covered when unattended.

**ACE0341 (01/08) Target Commodities Theft Exclusion Endorsement** – Eliminates theft coverage for certain specified commodities considered high risk for theft.