



Property & Inland Marine

**Cargo Advantage<sup>SM</sup>**

Customized to your advantage.

**Cargo**  **Advantage<sup>SM</sup>**





## Are your clients covered?

With billions of dollars of cargo crisscrossing our nation's highways each year, trucking carriers and owner-operators face enormous risks on every run. They assume a huge financial responsibility for the property they haul. Anything from an accident to theft, or a refrigeration breakdown, could result in serious financial loss.

Cargo Advantage provides the solution to help protect your clients, from single unit owner-operators to large fleets, from such financial losses.

### **Built on Relationships. Focused on Solutions.®**

Service Minded. Solution Driven. Specialty Focused. That's what we are, and what you can count on to help write more business. We're not your run-of-the-mill insurance company. At Great American Property & Inland Marine Division, we pride ourselves on our dedicated claims service and specialized expertise focused only on property and inland marine coverage. So, you get the solutions you need from the people you trust.

When you hit those bumps in the road,  
you need an advantage - Cargo Advantage.



# Customized insurance solutions

In trucking, there’s no room for unplanned stops. Property & Inland Marine offers a cargo product that agents can rely on to help protect their clients. Cargo Advantage helps keep your clients rolling with peace of mind, providing broad protection against risks uniquely associated with transporting cargo.

## Advantages

- Ability to fit the needs of any size carrier, from a single unit owner-operator to 100+ unit fleets.
- Scheduled vehicles or blanket coverage based on mileage revenues.
- Diminishing Deductible (deductible is reduced for each loss-free year).
- Broad definition of transit, which includes loading & unloading.
- Limits and deductibles that can be customized to best fit the needs of your client.
- Coverage endorsements and policy language created to meet the needs of specialized operations, including:
  - Automobile Carriers
  - Courier Operations
  - Household Goods/Furniture Movers
  - Mobile Home Movers
  - Wrecker/Towing Operations
  - Owner-Operator/Subhauler
- Low minimum premium.
- Dynamic rating methodology that rewards insureds for years in business, good loss experience and maintaining good safety ratings.
- Claims are handled by our own in-house team of cargo claim experts.
- Our staff of loss control experts will work with you to help improve the safety and security of your operations for better risk management and cost savings.



## Additional coverages included

The following coverages and limits are included with every policy. Limits can be increased to meet the needs of your clients.

- Debris Removal, Towing, Traffic Control & Security ..... \$10,000
- Reloading Expense ..... \$5,000
- Pollutant Clean Up ..... \$10,000
- Earned Freight Charges ..... \$10,000
- Fire Department Service Charges ..... \$10,000
- Loss Data Preparation ..... \$1,000
- Reward Coverage..... \$2,500

## Optional coverages available

- Refrigeration Breakdown
- Non-Owned Container and Trailer Interchange
- Owner Operator or Subhauler under Contract or Lease to a Motor Carrier
- Reusable Packing Containers
- Tarps, Chains and Moving Equipment
- Owner’s Goods Extension

## Quote. Bind. Issue with GREATpolicy®

You can quote and issue Cargo Advantage policies in just minutes, receive priority processing on referrals and receive instant eligibility feedback. You can also handle renewals and endorsements. The bottom line for you? Less time shuffling paper and more time selling!

### Easier access

- Access everything you need right from the Agent Portal.
- E-mail your underwriter direct from the system. Submit your applications, get quotes and bind coverage all in one place.
- Save and print quotes, applications and reports.

### Faster processing

- User-friendly system walks you through the process step by step.
- Do-it-yourself system for faster results to your Insured.
- Select vehicles from a pre-populated list provided by the Central Analysis Bureau (CAB) based on the DOT.
- Need to make a change? Just pull up the saved quote, modify it and let it automatically recalculate.
- Running out of time? Start a quote, save it and finish it later without having to re-enter the information.

### Increased accuracy

- Automatic detection and notification of missing required fields.
- Certain fields will pre-fill with information provided by CAB based on the applicant's FMCSA scores/reports and other data.
- Instant premium calculations for coverage limits.

### GREATpolicy Eligibility Criteria

GREATpolicy eligibility is very broad to allow you to quote, bind and issue your own policies.

*Below is a brief description of some risk characteristics that may require referral to a Great American Insurance Group underwriter:*

- *New venture/new authority with no prior commercial driving and authority experience.*
- *Drivers under the age of 23 or over 70, and drivers between the ages 66-70 (without acceptable DOT physical).*
- *Driver history with a major violation or more than 3 minor violations in the past 36 months.*
- *Some types of specialized operations, such as mobile home haulers and household goods haulers.*
- *Some commodities, such as high value, oversized/overweight, fragile.*
- *Refrigerated trailers with refrigeration equipment over 10 years old.*

## 4 easy steps to bind a policy with GREATpolicy®

Receiving **a quote and issuing a policy** for your next Cargo Advantage policy has never been so easy!

**Issue renewals and endorsements online!**



Log in to our Agent Portal at [AgentPortal.GAIG.com](https://AgentPortal.GAIG.com) to watch our **GREATpolicy** How-To video for step-by-step instructions on how to bind your next Cargo Advantage policy.



Property & Inland Marine

301 E. Fourth St.  
Cincinnati, OH 45202  
800-643-7882  
GAIG.com

for all the *great* you do®

Great American  
Insurance Company

**110+** years with an **A** or better  
rating by AM Best

AM Best Company "A+" (Superior) rating affirmed December 3, 2021. Online quote and agent portal may not be available at all times. Coverage is subject to underwriting. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, Great American Assurance Company, Great American Alliance Insurance Company and Great American Insurance Company of New York, authorized insurers in all 50 states and the DC. © 2022 Great American Insurance Company. All rights reserved. 5661-PIM (11/22).