



**JOE MORTEN & SON, INC.**

*Driven To Serve®*

## Cargo Coverage

We offer broadened Cargo insurance through Great West Casualty Company for motor carriers who are transporting cargo under a bill of lading or shipping receipt.

### FEATURES

- Coverage for unrecoverable freight charges after a loss.
- Coverage for loss recovery expenses.
- Coverage for clean up and pollution removal expenses up to \$10,000.
- One physical damage deductible applies to the single loss for a single-unit loss involving covered cargo, a tractor, and a trailer. Instead of a deductible applying to each of the units involved in a covered loss, only the highest single deductible of the three applies when the loss occurs away from the premises.

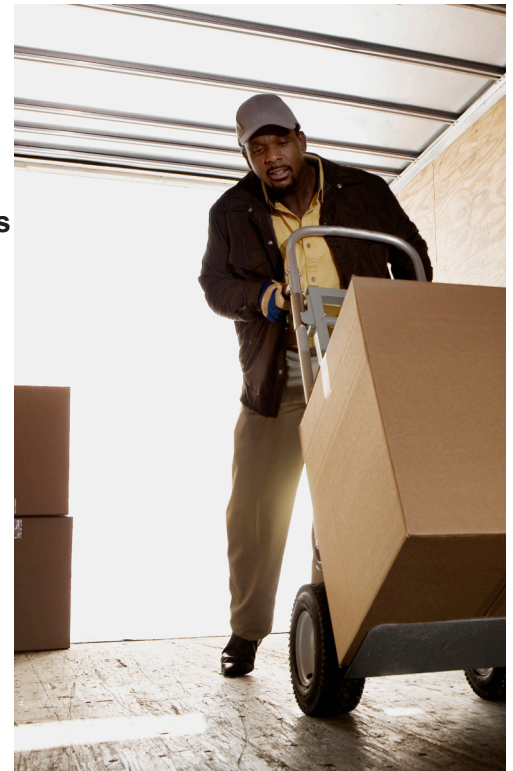
**Cargo coverage, more than most insurance products, varies widely among carriers and is notable for what is not covered or for restrictions in place.**

### WE DON'T EXCLUDE

- Alcohol products.
- Cargo in transit for more than 72 hours.
- Consumer electronics.
- Marring, scratching, packing, and rough handling, unless shipper error.
- Wet loads.
- Mysterious disappearance or pilferage.
- Involuntary parting with the cargo by fraud or trick.
- Refrigeration breakdown, failure to fuel, or maintenance of refrigeration equipment.
- Spoilage.

### GREAT WEST'S CARGO COVERAGE DOES NOT WARRANT OR MANDATE THE FOLLOWING:

- Cargo to be attended at all times.
- A coinsurance penalty for underinsurance.
- A locked vehicle warranty.
- An equipment maintenance warranty.
- A tarped load warranty.
- Reduced limits for certain commodities.



**All policy terms, conditions, definitions, and exclusions apply to this coverage. Contact an agent for exact provisions.**

*Joe Morten & Son, Inc., does not provide legal or employment-related advice to customers or others on any issue that may arise in the operation of a motor carrier. Website and other publication material is provided for informational purposes only. Consult your own legal counsel for legal advice. Joe Morten & Son, Inc., and Great West Casualty Company are not responsible for any loss, action, or inaction alleged to be caused directly or indirectly related to this material. Information in this flyer is used with permission from Great West Casualty Company.*