



JOE MORTEN & SON, INC.

Driven To Serve®

Choice Coverage® Plus

With long miles, long hours, and a long list of regulations, trucking is a tough business. When it comes to truck insurance, Joe Morten & Son is excited to offer all of the coverages truck drivers need in one complete package called Choice Coverage® Plus. This package, issued through Great West Casualty Company, includes:

MECHANICAL BREAKDOWN COVERAGE

The Mechanical Breakdown coverage is subject to a per loss deductible of \$250. Mechanical Breakdown coverage includes:

Towing

- Towing and/or roadside labor to a covered auto disabled due to a mechanical breakdown
- \$500 less the deductible for any labor performed on a covered auto at the place of disablement
- Limit: \$5,000 for towing to any facility chosen by the motor carrier

Rental Reimbursement

- The cost of renting replacement tractors, trucks, and trailers when a covered breakdown occurs
- Limit: \$200 per day, \$1,000 maximum

Emergency Expenses

- Emergency expenses related to a mechanical breakdown, i.e., lodging, meals, vehicle rental, etc.
- Limit: \$100 per day, \$500 maximum

Electronic Equipment **

- Electronic equipment while inside or attached to a covered auto
- Limit: maximum \$2,500 per loss, less a \$250 deductible

Personal Property Coverage **

- Includes loss to personal property (owned by you) while inside a covered auto at the time of loss
- Limit: per loss maximum of \$2,500, less \$250 deductible
- Certain losses are not covered

Miscellaneous Equipment Coverage **

- Covers binders, tarps, tie-downs, chains, and other equipment used to secure cargo on non-owned trailers
- Limit: \$500 per loss, \$100 deductible

Diminishing Deductible

For each consecutive annual policy period that did not have a paid comprehensive, specified perils, collision, or cargo loss, up to \$1,000 of the deductible will be reduced by the percentage listed below.

Number of Loss-Free Policies with Choice Coverage® Plus	Deductible Reduction
Less than 1	0%
1	25%
2	50%
3	75%
4 or more	100%

** If any physical damage or cargo loss is paid, the deductible reduction will revert back to 0% if coverage is renewed.*

Only \$20 per power unit per month!



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

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