

Long-Haul Trucking Program

Underwriting Profile & Submission Procedures



PREFERRED RISK PROFILE

Our Long-Haul Trucking (LHT) Program offers insurance designed to address the risks of owner operators and small fleets engaged in intermediate to long-distance trucking.

Our preferred market segment is the long-haul trucker who focuses on interstate business exceeding a radius of 300 miles on a regular basis.

Our target account is the typical for-hire trucker operating on a long-haul basis, as well as owner operators requiring non-trucking liability and physical damage. Our program is designed for risks that have demonstrated the ability to operate in a safe manner.

OTHER NOTES

- **Driving Experience** - Each driver should have a minimum of two years driving experience operating the same type vehicle (weight class and body type) as the one to be insured, and operating over similar type routes.
- **Youthful Operators** - Youthful operators are under 25 years of age and may be written at the discretion of Lancer management.
- **New Ventures** - New ventures (a trucker that owns his own tractor and has applied for or obtained his own operating authority for the first time) are acceptable. New venture approval is limited to accounts of only 1 power unit.
- **Larger Fleets** - Accounts of 10+ power units may be written at the discretion of our Underwriters.
- **Equipment Age** - An annual inspection is required for power units 15 years or older.

ELIGIBLE CLASSES

We are proud to offer coverages for most dry van, reefer and flatbed operations hauling non-hazardous commodities.

STATES

Policies are offered for carriers coast to coast (Exceptions: AK, District of Columbia, HI, LA, MA, NH and WV).

COVERAGE OVERVIEW

We prefer to write package coverages consisting of Auto Liability, Auto Physical Damage, Cargo and General Liability.

Limits are offered as follows:

- Auto Liability up to \$2 million
- Auto Physical Damage up to \$300,000 (maximum deductible of \$5,000)
- Cargo up to \$250,000
- General Liability up to \$1 million (no deductibles)

COVERAGE HIGHLIGHTS

- **Commercial Auto Liability**
 - Primary Liability
 - Liability for Non-Trucking Use (Bobtail)
 - No additional charge to add standard additional insureds
- **Physical Damage (Comprehensive & Collision)**
 - GAP Coverage is automatically included in the physical damage at no additional cost (Except NY and VA)
 - Combined Deductible
 - Rental Reimbursement
 - Additional Equipment
 - Trailer Interchange
 - Physical Damage for Non-Owned Trailers

- **Cargo**
 - Freezer Breakdown included in cargo form with no additional endorsement required
 - Freezer Breakdown to include operator error
 - No exclusion for Wetness and Dampness
 - Earned Freight Charges
 - Debris and Pollution Removal with separate limits of \$25,000
 - Towing and Expense Coverage
 - Reload Expense Coverage
 - Traffic and Security Expense Coverage
 - Catastrophic limit of \$1 million
 - No Coinsurance Penalty
- **Deluxe Endorsement**
 - Diminishing Deductible
 - Aggregate Deductible
 - Personal Effects Coverage
 - Downtime and Rental Reimbursement Coverage
- **Family Emergency Travel Coverage Endorsement**
- **General Liability**
 - Pollution Buyback

LOSS CONTROL

- Risk Managers are available to all carriers regardless of unit size to:
 - Explain what to do after a motor vehicle accident
 - Provide instruction on the use of the Lancer Claims Mobile App
 - Respond to inquiries from the [SafetyLink Hotline](#), a complimentary service to get answers or additional info on safety, driver training, and regulatory issues
 - Offer guidance on how to gain access to the FMCSA SMS
 - Provide resources and information to help keep insureds updated with topics that affect safety and federal regulations
- **A Loss Control Inspection** will be conducted as follows:
 - New accounts with 1-3 units will receive a phone visit to discuss safety and provide safety resources
 - New accounts with 4 or more power units will receive an in-person safety visit within 60 days of effective date

- Any risk that appears to have materially changed during the course of the policy term
- Any account reporting a loss with a motor vehicle not identified in the policy, provided the account is not in cancellation status
- Any account reporting a loss with an unreported driver, provided the account is not in cancellation status

PAYMENT OPTIONS

We offer a variety of convenient premium payment options for New and Renewal Business:

- **One Annual Payment** made the beginning of the policy term
- **Premium Financing**
- **Installment Billing Plans** – Lancer has several agency installment billing plans available for policies with a minimum premium of \$1,500
 - Various Down Payment Amounts
 - Various Payment Schedules
 - No Interest

And, for added convenience, Lancer's Electronic Payment Program (EPP) is also available, allowing you to pay online by electronic check.

SUBMISSION REQUIREMENTS

You must be an approved Lancer Long-Haul Trucking Producer in order to submit Long-Haul Trucking business. If you are a Long-Haul Trucking specialist with a current Long-Haul Trucking book of business and are interested in becoming one of our producers, please contact us at [844-527-9489](tel:844-527-9489) or lht@lancerinsurance.com.

- [The Perfect Submission 1-3 Units](#)
- [The Perfect Submission 4+ Units](#)

For Underwriting questions regarding Lancer's Long-Haul Trucking Program, please contact your Underwriter at:

844-527-9489
lht@lancerinsurance.com

