

**FOR MORE  
INFORMATION,  
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A vehicle accident that results in an environmental hazard is, for most businesses, an occasional occurrence. Yet every business that's on the road needs to be prepared for such an event. Amwins Transportation Underwriters offers an environmental program that helps transportation customers handle accidents and spill emergencies so they can focus on running their business.

**Advantages for this market**

- Coverage underwritten by Protective Insurance Company, an A.M. Best "A IX" rated carrier
- Package policies (Auto Liability, Physical Damage, Cargo, General Liability)
- Country-wide authority (Except AK, FL, HI, MA, NY and WA)
- ISO CA9948-Pollution Liability and MCS90 endorsement - included
- Multiple deductible options
- Prompt issuance of regulatory filings
- Competitive premiums and coverages
- Experienced transportation underwriters
- Online risk-engineering resources
- Targeting one to 24 power unit risks for all radii
- Outstanding claims expertise with environmental spill specialists

**Eligible exposures**

- Hazardous materials requiring placards. Minimum 10% transportation operations to qualify. (see Prohibited Hazardous Commodities)
- Bulk commodities, dry or liquid (non-hazardous or hazardous), transported by tank truck or tractor with tank trailer operations
- Bulk food grade commodities
- Hazardous and non-hazardous waste haulers, excluding garbage and refuse hauling
- For-hire petroleum transportation operations

**Prohibited hazardous commodities**

- Class 2.3—Gases Toxic by Inhalation
- Class 6.1—Poisonous Materials (Packing Group I)
- Class 6.2—Infectious Substances
- Class 7—Radioactive Materials



## Submission requirements

- Commercial auto questionnaire—Include hazard class and UN# of all hazardous commodities
- Driver schedule—Excel spreadsheet preferred
  - **Must include:** Name, DOB, DL#, date of hire, years of experience driving similar equipment
  - All drivers must have at least 2 years' experience operating similar equipment (with proper CDL, where required)
- Vehicle schedule—Excel spreadsheet preferred
  - **Must include:** Year, make, model, body type (including trailers), full VIN#, stated amount, garaging zip
- Current MVRs for all drivers (dated within past 30 days)
- Up to 5 years current loss runs (dated within past 60 days)
- IFTA mileage reports for most recent 4 quarters
- Target premium / Expectations of incumbent

## Coverage features

- Automobile Liability (Required to package additional lines of coverage. Monoline coverage available)
- UM/UIM, Med Pay and Statutory No Fault
- Auto Physical Damage (Comprehensive/Collision)
- Motor Truck Cargo
- General Liability; Misdelivery of Liquid Products coverage included where required
- Trailer Interchange (UIIA endorsement available)
- Auto Pollution Liability—CA9948 Included
- State and Federal regulatory filings, including MCS90 endorsement
- Multiple radius options available
- Blanket Designated Insured endorsement available
- Blanket Waiver of Subrogation endorsement available
- Blanket Primary and Non-contributory endorsement available
- Excess Liability and Umbrella coverages available through alternative markets

