

# SIX COVERAGE ENHANCEMENTS

Below is a list of FREE coverages received when purchasing insurance through our American Highway Carriers Association company. To our knowledge no other insurance company offers these enhancements at no additional cost.

AMENDS TRUCKERS COVERAGE FORM OR ADDS ENDORSEMENT TO THE AHCA PROGRAM INSURANCE POLICIES UNDER THE WILLIAMSBURG NATIONAL INSURANCE COMPANY AND LLOYDS 140 POLICIES.

The Coverage Enhancements only apply in the event of a covered loss

**TOWING ENDORSEMENT:** Modifies the Truckers Coverage Form - Section IV Physical Damage, Paragraph A.

No. 5 is added: Towing - Other than Private Passenger Autos. The Lloyds policy COV-1 Coverage Form is modified.

Provides coverage for towing costs up to \$1,000 allowing you to have the vehicle towed to a repair facility of your choice within 150 miles, however the vehicle must be towed from the scene of the loss. No deductible applies.

**UNINSURED MOTORIST PROPERTY DAMAGE:** This endorsement is added to the AHCA Program insurance policies.

Provides up to \$3,500. coverage for damages caused to your vehicle by an uninsured motorist. There must be an identified vehicle/driver for coverage to apply and all other applicable insurance would provide coverage first and foremost (i.e. physical damage).

**COMBINED DEDUCTIBLE FOR TRUCK AND TRAILER:** Modifies Section III, C and Section IV, D of Truckers Coverage Form.

Combines the physical damage deductible for truck and trailer in the event of a loss. Previous policies would charge an assigned deductible for the truck and the trailer separately.

**MISCELLANEOUS EQUIPMENT COVERAGE:** Modifies Truckers Coverage Form, Section IV, A: Coverage Extension

Provides coverage for small tools that are damaged as a result of a loss such as tarps, chains, tear downs, load separators and miscellaneous hand tools for a limit of \$500 per tool and a total limit maximum of \$2,500. (No deductible applies).

**RENTAL REIMBURSEMENT COVERAGE:** Added endorsement form

Provides payment for a rental unit of \$175.00 per day up to 15 days for a maximum payment of \$2,625.00. Physical damage coverage must be carried on the unit that suffers the loss in order for coverage to apply. No deductible applies.

**COMPREHENSIVE COVERAGE:**

Replaces "specified causes of loss" on the physical damage policy thus broadening coverage. No longer requires a specific cause for coverage to apply, i.e., fire, theft, CAC. Coverage responds to any peril other than collision or upset.