



# WHAT KEEPS FLEET OPERATORS UP AT NIGHT?

And how their commercial insurance portfolio protects them when ...	Defence legal costs are covered	Plaintiff legal costs are covered	Loss and damages are covered
<p><b>A new and less experienced driver...</b></p> <ul style="list-style-type: none"> <li>■ receives yet another speeding ticket that needs to be challenged in court to avoid a rate increase</li> <li>■ was pulled over and after a logbook review, charged for exceeding hours of service limits</li> <li>■ has their driver's licence suspended, and they need to appeal the suspension to return to work</li> </ul>	DAS	DAS	DAS
<p><b>A heavy truck dealership breaches their service contract...</b></p> <ul style="list-style-type: none"> <li>■ and refuses to honour warranty work and rectify an ongoing drivetrain issue with one of the fleet vehicles</li> </ul>		DAS	
<p><b>A client sues for breach of contract...</b></p> <ul style="list-style-type: none"> <li>■ when drivers are late in arriving due to construction around the client's warehouse</li> </ul>	DAS <i>business</i> optional		
<p><b>Someone steals the cargo...</b></p>			CRIME
<p><b>A driver unfortunately causes an accident that results in...</b></p> <ul style="list-style-type: none"> <li>■ bodily injury or death to a 3<sup>rd</sup> party</li> <li>■ property damage to a 3<sup>rd</sup> party</li> <li>■ the write-off of the tractor and trailer</li> <li>■ the write-off of the cargo inside the trailer</li> <li>■ the Transport Ministry wanting to revoke the safety rating certificate</li> </ul>	CAL CAL		CAL CAL CAL MTC
<p><b>While on a long-haul delivery, a tractor trailer is ...</b></p> <ul style="list-style-type: none"> <li>■ vandalized with graffiti while parked overnight</li> <li>■ robbed while parked overnight</li> <li>■ in a garage overnight due to a transmission failure, resulting in the fleet operator having to pay a substantial late delivery penalty</li> </ul>	DAS		PD PD PD
<p><b>When a contracted driver, using their own tractor trailer, causes an accident resulting in...</b></p> <ul style="list-style-type: none"> <li>■ bodily injury or death to a 3<sup>rd</sup> party</li> <li>■ property damage to a 3<sup>rd</sup> party</li> </ul>	NOA NOA		NOA NOA
<p><b>Obtain general advice...</b></p> <ul style="list-style-type: none"> <li>■ on any legal issue, whether it is covered or not</li> </ul>	DAS		

DAS = DAs<sup>transport</sup> Legal Expense Insurance, CAL = Commercial Auto Liability Insurance, PD = Physical Damage Insurance, MTC = Motor Truck Cargo Insurance, NOA = Non-Owned Auto Insurance, CRIME = Crime Insurance

IMPORTANT NOTE: This document is a discussion guide to provide a general comparison between DAs<sup>transport</sup> and commercial insurance policies. Coverage available under any insurance policy is subject to the policy's terms and conditions. An actual detailed comparison of DAs<sup>transport</sup> to specific types of commercial insurance coverage requires the reader to review and compare the wordings of each policy.