



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
A new and less experienced driver...			
■ receives yet another speeding ticket that needs to be challenged in court to avoid a rate increase	DAS		
■ was pulled over and after a logbook review, charged for exceeding hours of service limits	DAS		
■ has their driver's licence suspended, and they need to appeal the suspension to return to work		DAS	
A heavy truck dealership breaches their service contract...			
■ and refuses to honour warranty work and rectify an ongoing drivetrain issue with one of the fleet vehicles		DAS	
A client sues for breach of contract...			
■ when drivers are late in arriving due to construction around the client's warehouse	DAS <i>business optional</i>		
Someone steals the cargo...			CRIME
A driver unfortunately causes an accident that results in...			
■ bodily injury or death to a 3 rd party	CAL CAL		CAL CAL CAL
■ property damage to a 3 rd party			
■ the write-off of the tractor and trailer			MTC
■ the write-off of the cargo inside the trailer			
■ the Transport Ministry wanting to revoke the safety rating certificate	DAS		
While on a long-haul delivery, a tractor trailer is ...			
■ vandalized with graffiti while parked overnight			PD PD PD
■ robbed while parked overnight			
■ in a garage overnight due to a transmission failure, resulting in the fleet operator having to pay a substantial late delivery penalty			
When a contracted driver, using their own tractor trailer, causes an accident resulting in...			
■ bodily injury or death to a 3 rd party	NOA NOA		NOA NOA
■ property damage to a 3 rd party			
Obtain general advice...			
■ on any legal issue, whether it is covered or not	DAS		

DAS = DAS^{transport} 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^{transport} 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^{transport} to specific types of commercial insurance coverage requires the reader to review and compare the wordings of each policy.