

**MOTOR TRUCK CARGO PROPOSAL FORM**

For use with Broad Form (15)

**Use space on last page or attach an extra sheet if there is insufficient room for answers**

1. Applicant: \_\_\_\_\_ doing business as:  
 Company: \_\_\_\_\_ Year established \_\_\_\_\_  
 Address: \_\_\_\_\_  
 \_\_\_\_\_ ICC Docket No. MC \_\_\_\_\_

2. Names, addresses and functions of Associated or Subsidiary Companies to be included:  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

3. Are Companies: a) Common Carriers [  ] b) Private Carriers [  ]  
 c) Contract Carriers [  ] d) Owner of cargo [  ] e) Other [  ] (Please give details at end of form)  
 If you contract on a released liability basis please attach a copy of a specimen waybill showing how much liability you accept.  
 Also please give details of your additional valuation rates and the approximate annual level of additional valuation charges you receive.

4. a) Please give details of any operations carried out other than that of a carrier \_\_\_\_\_  
 \_\_\_\_\_  
 b) Do you subcontract to other parties? \_\_\_\_\_ If so on long term (30 day+) leases or other basis? (give details) \_\_\_\_\_  
 c) Are subcontractors responsible and insured for loss or damage to the cargo you subcontract to them? \_\_\_\_\_ If so, do you maintain copies of their current insurance arrangements on file? \_\_\_\_\_

5. Please give gross receipts in respect of your trucking operations for past 5 years:-

YEAR	G.R. Own haul	G.R. Subcontracted out	Total G.R. all operations

6. The following interests are **excluded** under the basic policy form, but can normally be covered at additional premium if requested. Please circle any you wish to be covered, and include details of such exposures in answer to question 8: Accounts, bills, debts, evidence of debt, letters of credit, passports, documents, railroad or other tickets, notes, money, securities, currency, bullion, precious stones, jewelry &/or other similar valuable articles, paintings, statuary and other works of art, manuscripts, mechanical drawings, live animals, tobacco, cigars, cigarettes, non-ferrous metal in scrap or ingot form, furs, alcohol, liquor, beer, wine, garments (*defined as: items of clothing, including innerwear and outerwear, footwear, shoes, boots, gloves, hats, and the like*), seafood unless canned, and electronics (*defined as: all items of consumer and commercial electrical appliances and instruments including but not limited to radios, stereos, televisions, computers, computer software, hard drives, chips, modems, monitors, cameras, facsimile machines, photocopiers, VCRs, hi-fis, CD players and the like. Note: Heavy electrical items,*

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*such as switchgear, turbines, generators and the like are NOT considered to be electronics).*

7. Form of cover required: Broad Form [  ] incl Reefer Breakdown ? [  ]  
 Named Peril Form [  ]

8. List by category and percentage of the total loads shipped:

Type of cargo	Ave. Value per load	Max. Value per load	% of total loads
Machinery			
Tobacco			
Produce			
Chilled Food			
Frozen Food			
Building Materials			

9. Do you require cover for cargo in terminals or at other places where vehicles are often left overnight or at weekends either on vehicles \_\_\_\_\_? or off vehicles \_\_\_\_\_?  
 If either answer is yes, please give details of any such places which are regularly used:

Address	Fenced yard locked at night?	24 hour watchman?	Alarmed Building?	Sprinklered Building?	Max. value exposed?

10. Limits required: a) \$ \_\_\_\_\_ a.o.vehicle  
 b) \$ \_\_\_\_\_ a.o.loss (vehicle accumulation)  
 c) \$ \_\_\_\_\_ a.o.terminal (off vehicles)  
 If Limit for 10b) is in addition to 10c), specify overall loss limit needed \$ \_\_\_\_\_

Do you ever carry loads valued greater than the cargo insurance limit requested? Yes / No

11. Give details of any steps taken to secure vehicles whenever left unoccupied. \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

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12. Give details of any I.C.C. or State / Provincial cargo filings required:

\_\_\_\_\_

Percentage of hauls by distance: 1-250 miles [     ] 251-1000 miles [     ] 1001+ miles [     ]

13. Please give details of the number of vehicles for which cargo cover is required:

<b>Tractor Units</b>		<b>Reefer Trailers 10 yrs old or less</b>	
<b>Straight trucks</b>		<b>Reefer Trailers more than 10 yrs old</b>	
<b>Reefer trucks</b>		<b>Flat bed trailers</b>	
<b>Tank trucks</b>		<b>Tank trailers</b>	
<b>Other power units</b>		<b>Other trailers</b>	
<b>Total number of power units</b>		<b>Total number of trailers</b>	

14. Please give power unit vehicle identification numbers if scheduled vehicle policy required:

<b>1</b>		<b>6</b>	
<b>2</b>		<b>7</b>	
<b>3</b>		<b>8</b>	
<b>4</b>		<b>9</b>	
<b>5</b>		<b>10</b>	

15. Please give driver details:

Total no. of drivers		No. of full time employee drivers	
No. under 25 yrs old		No. of drivers on long term (30d+) lease	
No. over 60 yrs old		No. of two person driver teams	

16. Please give details of checking procedures maintained for employing new drivers: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

17. What are the criteria you use to determine whether to fire existing drivers? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

18. Please give details of your cargo loss experience whether insured or not, for the past 5 years, on an All Risks / Broad Form basis, **FROM 1st DOLLAR / NO DEDUCTIBLE**

<b>Year</b>	<b>Paid</b>	<b>Outstanding</b>	<b>What happened?</b>
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19. Are details of claims within deductibles ('over, shortage and damage') maintained? If so, please give details for the past 3 years:

Year	Total amount paid	Total amount outstanding

20. Has any insurer within the past 5 years refused to renew, or canceled insurance to the applicant?: \_\_\_\_\_ If so please give details: \_\_\_\_\_  
 \_\_\_\_\_

21. Please give details of your existing cargo insurance:

Carrier	Existing deductible
Renewal offered?	Existing limit
Existing rate	Expiry date

22. Date from which insurance cover is required: \_\_\_\_\_

**23. I/we hereby declare that the statements and particulars given on this form are true to the best of my/our knowledge and belief and that I/we have not suppressed, withheld or modified any material facts. I/we agree that should a policy be issued, this form shall be the basis of the contract, and that any change in the pattern of my/our trade or trade practices shall be advised to the Underwriters who may at their discretion, vary the terms and conditions of the contract.**

Signed \_\_\_\_\_ Dated \_\_\_\_\_  
 Position \_\_\_\_\_

**Rates are valid for M.V.R.s which do not fall outside the following criteria:**

- 1) M.V.R not more than six months old.
- 2) Driver must be age 23 and under 65 years old at time policy incepts.
- 3) Minimum of two years Commercial Truck Driving Experience.
- 4) No more than 5 (five) minor violations in the last three years (see on for definition of minor violations)
- 5) No more than 1 (one) chargeable accident in the last three years (Excluding P.P.V. Violations).
- 6) No major violations in the last three years (see on for definition of major violations).
- 7) No licence suspension. (Any failure to appear to be submitted to Underwriters).

**MINOR VIOLATION DEFINITION**

- a) All moving violations other than major violations listed below are considered minor violations
- b) The following non-moving violations are also considered to be minor violations:
  - 1) Defective brakes
  - 2) Defective equipment
  - 3) Oversize

**MAJOR VIOLATION DEFINITION**

- a) DWI, DUI, implied consent, any drug related violation within past 3 years.
- b) Manslaughter or negligent homicide.
- c) Felony involving a motor vehicle.
- d) Racing.
- e) Hit and Run.
- f) Reckless driving.
- g) Licence suspension for points.
- h) Driving while licence suspended.
- I) Fleeing/eluding arrest.
- j) Multiple driver licences not reported to underwriters.
- k) Accident other than p.p.v.

**NOTE Any Driver falling outside these guidelines must be agreed by London Underwriters except those falling within the specified Driver Surcharges below:**

**DRIVER SURCHARGES (Not applicable to Auto Haulers which to be referred to London Underwriters)**

By Age: Drivers aged 21 or 22 (ages at the time of inception of the policy), Drivers over 22 years with less than 2 years Commercial Driving Experience, or drivers aged 65 –70, all of which comply with the above criteria, are acceptable with a 10% Loading

By DUI: Within prior 1 year	50% loading
More than 1 year but less than 2 years	40% loading
More than 2 years but less than 3 years	30% loading

Each minor violation in excess of 5 up to a maximum of 10 violations, 5% loading per violation.  
Each major violation (other than DUI) in excess of 1 up to a maximum of 3 violations, 10% loading per violation.