

AUTO PHYSICAL DAMAGE & CARGO

Accidents happen. Aurora is offering auto physical damage, cargo coverage, commercial general liability to support the Canadian transportation and trucking industries.

We service brokers and clients across Canada from our offices in Alberta and Ontario.

Highlights

- Valuation based on actual cash value
- Deductible option of 4%
- All Perils coverage
- Optional coverage for refrigerated loads and mechanical breakdown
- Debris removal
- Trailer interchange and unintended truck coverage

Sample Appetite

Physical Damage

- Truckers/Transportation – short or long haul
- Gravel haulers
- Auto carriers
- Waste disposal fleets
- Household movers (APD Only)
- School bus/passenger fleets
- Commercial driving schools (Dual Controls)

Cargo

- Non-owned goods
- Refrigerated and dry goods
- Heavy equipment
- Pharmaceuticals and Petro chemicals

Available Limits

- Cargo: up to \$1,000,000
- Physical Damage: \$500,000 per unit
- CGL: Up to \$5,000,000 (up to 40% US)

Example Of Accounts Written

Example 1:

- 20 power units – High Canadian exposure
- Cargo: Reefer load of pharmaceuticals and seafood
- Premium: \$200,000

Example 2:

- 30 power units – High US exposure
- Cargo: Dry van containing tires and dogfood
- Premium: \$400,000

Example 3:

- 20 power units – High US exposure
- Cargo: Building material and dry goods
- Premium: \$300,000

Underwriting Requirements

- Our application
- List of equipment and ACV
- Loss report
- List of drivers and MVR's
- Minimum of two-years experience

Contact Us

Please send new submissions to:
newsubmissions@auroraunderwriting.ca

Shirley Dumbleton | Underwriter
416-895-2262 | Sdumbleton@auroraunderwriting.ca