

## **APD and MTC Combined Application**

	All questions			d the following att	ached:			
2.	Driver list wi		ACV Vehicl	e Schedule umber of years ho	ldina Class 11	Δ)		
2.			-	cal damage and ca		~)		
				s on all drivers				
APPLICANT INFORMATION								
Type of coverage required: Motor Truc	k Cargo?	Yes	No	Automobile Phys	ical Damage	? Yes	No	
Applicant:				Doing business as	s:			
Address:				I				
ICC Docket number: MC				Year established: If a new venture, com		enture section		
Addresses of Terminals if other than at	pove:			-				
Name, addresses and functions of Asso	ociated or Subsi	diary Cor	npanies to b	e included:				
		·						
Percentage of hauls by distance:	1-250 miles		%	251-1,000 miles	%	1,001+ miles		%
	2	•		Do you require co			Yes	No
Do you require coverage within Alaska	? <b>Yes</b>	No		If yes, how far int <b>Ye</b>		lore than 100 m	illes?	
Please give details of any steps taken to	o secure vehicle	es whene	ever left unoc	-		nen road driver	locks	
					. ,			
With respect to applicable Provinces A		-						
does the applicant carry Direct Compe					No			
If no, has the applicant opted out or de	-		_	Yes	No			
Do you hail trailers attached in tandem		Bs/B tra	ins?	Yes	No			
Do you require cover for trailer interch	-			Yes	No			
If yes, please give details of number of Trailer Interchange limit required: \$	trailer intercha		e trailer: \$		Any	one loss:		
	Yes No	<u> </u>		cify % of operators				%
VEHICLES AND EQUIPMENT		ii yes	, picase spec		vs total nam	ber of unvers.		70
Please give details of the number of ve	hicles for which	n coverag	e is required	:				
Tractor Units			<u>, e : e : e q u : e u</u>	Reefer Trailers				
Straight Trucks				Auto Carrying Tra	ailers			
Reefer Trucks				Flat Bed Trailers				
Tank Trucks				Tank Trailers				
Other Power Units				Other Trailers				
Total Number of Power Units				Total Number of	Trailers			
If a scheduled vehicle(s) MTC policy is a	required please	complet	e columns A	, B, C and D below	for all power	units to be cov	ered <b>BUT</b> if	an <b>APD</b>
policy is required please complete all c	olumns for all v	ehicles a	nd equipmer	nt to be covered (a	ttach a sepai	ate schedule if	necessarv)	:

Column	А	В		С	D	E
MTC ->	Model Year	Make/Mod	lel	Type – power Units Only	V.I.N.	N/A
APD ->	Model Year	Make/Mod	lel	Type – All Units	V.I.N.	Actual Cash Value
1						\$
2						\$
3						\$
4						\$
5						\$
6						\$
7						\$
8						\$
9						\$
10						\$
11						\$
12						\$
13						\$
14						\$
15						\$
16						\$
17						\$
18						\$
19						\$
20						\$
OPERATI	ONS HISTORY					
Year			Number of Power Units*	Total Insured V (Power Units a		Revenue
Current/	Upcoming Year			\$		\$
	r (Last 12 Month	is)		\$		\$
	rior Year (12-24			\$		\$
	or Year (24-36 m			\$		\$
*Inceptio	n of term.	-				· · ·

Drivers and Driver Exclusions Please give overall driver details as below:	
riedse give overall utivel details as below.	
Total number of drivers:	Number of full-time employee drivers:
Number of two-person driver teams:	Number of drivers on long term (30+ days lease)
Please give details of your checking procedures maintained	for employing new drivers:

DRIVER LIST				
Driver Forename	Driver Surname	Date of Birth	Date of Hire	Number of Years with Class 1/A

If more space i	s needed, please submit a sec	cond version of the applicatio	on with just the Driver List sec	tion completed.
What are the criteria you u	se to determine whether to f	ire existing drivers?		

The policy form **EXCLUDES ANY DRIVER** who at inception of the policy or at the date of hire, whichever is the later, is not aged between 22 and 70 years inclusive, or who within the three (3) years prior to the inception date of the policy or at the date of hire:

- i) has any critical violations
- ii) has more than 2 *major violations* **OR** 5 *minor violations*
- iii) has more than 1 major violation AND 3 minor violations
- iv) has not held a valid driver license for the truck involved for at least twelve (12) months immediately prior to operations for which cover is required

UNLESS such driver has been accepted by the Underwriters and endorsed on to the policy, with any additional premium paid as required by the Underwriters. It is a requirement of the policy that the Insured shall obtain satisfactory references and Motor Vehicle Records from reliable sources, and keep records thereof in respect of all drivers.

The words critical violation(s) shall mean:

- i) Driving while intoxicated (DWI), implied consent, any suspension of the driver's license for failure to submit to alcohol testing,
- ii) Driving under the influence (DUI), implied consent, any drug related violation or any suspension of the driver's license for failure to submit to drug testing.

The words *major violation(s)* shall mean:

i) Manslaughter or negligent homicide,

- ii) Felony involving a motor vehicle,
- iii) Racing,
- iv) Hit and Run,
- v) Reckless driving,
- vi) License suspension for points,
- vii) Driving while license suspended,
- viii) Fleeing/eluding arrest,
- ix) Multiple driver licenses not reported to the Underwriters,
- x) Accident other than whilst driving a private passenger vehicle,
- xi) Driving in excess of 100 miles per hour / 160 kilometers per hour.

## The words *minor violation(s)* shall mean:

All moving violations other than the major violations or critical violations listed above and the following non-moving violations:

- i) Defective brakes,
- ii) Defective equipment,
- iii) Oversize or overweight.

Please list below any drivers for which cover is required, who fall outside these criteria, and attach details of their driving records (continue on an extra sheet if necessary):

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. Please give details of any operations carried out other than that of a carrier:

b) Private Carriers?

e) Other?

Do you subcontract to other parties?

Are Companies: a) Common Carriers?

d) Owner of cargo?

Yes No

MOTOR TRUCK CARGO – To Be Completed If Motor Truck Cargo Coverage Required

If yes, on long term (30+days) leases or other basis? Please give details:

(Please give details):

c) Contact Carriers?

Are subcontractors responsible and insured for loss / damage to the cargo you su	bcontract to	them?	Yes	No	
If yes, do you maintain copies of their current insurance arrangements on file?	Yes	No			

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

Do you require cover for cargo in terminals or at other places where vehicles are often left overnight or at weekends either on vehicles?					Yes		No	
	y unloaded fro	-				Yes		No
If either answ	er is yes, pleas	se give details	of any such pl	aces which are	regularly u	used:		
1) Address:								
Full enclosed at nig		24-hour w	atchman?	Alarmed	building?	Sprinklere	ed building?	Maximum value exposed
Yes	No	Yes	No	Yes	No	Yes	No	\$
2) Address:				•				
Full enclosed at nig	-	24-hour w	atchman?	Alarmed	building?	Sprinklere	ed building?	Maximum value exposed
Yes	No	Yes	No	Yes	No	Yes	No	\$
3) Address:				•				·
Full enclosed at nig	-	24-hour w	atchman?	Alarmed	building?	Sprinklere	ed building?	Maximum value exposed
Yes	No	Yes	No	Yes	No	Yes	No	\$
4) Address:								
Full enclosed at nig		24-hour w	atchman?	Alarmed	building?	Sprinklere	ed building?	Maximum value exposed
Yes	No	Yes	No	Yes	No	Yes	No	\$
Course as auties	d: Including re	frigoration br	مملاطميسمك	Yes	No	Named perils or	alu2 <b>V</b>	es No

The following interests which are **excluded** under the policy form <u>can normally be covered at additional premium but only if requested</u>. Please circle any you wish to be covered and include details of such loads in your answer to question **Coverage does not apply for any of the following interests unless it is specifically accepted by the Underwriters and endorsed on to the policy.** 

Accounts, bills, debts, evidence of debt, letters of credit, passports, documents, railroad or other tickets, notes, money, securities, currency, bullion, precious stones, jewelry and/or other similar valuable articles, paintings, statuary and other works of art, manuscripts, mechanical drawings.

Tobacco, cigars, cigarettes, pharmaceuticals, perfume, eau de toilette, non-ferrous metal in scrap and/or ingot form, furs, all forms of alcohol intended for human consumption other than beer, seafood unless canned, *garments* - defined as all items of clothing including but not limited to innerwear and outerwear, footwear, shoes, boots, gloves, hats and *electronics* – defined as all items of assembled consumer and commercial electrical appliances/equipment and unassembled electronic components, including but not limited to; radios, televisions, computers (including peripherals), consoles, computer and/or gaming software, hard drives, chips, microchips, printed circuit boards and their components, modems, monitors, cameras, facsimile machines, telephones (including cellular), pagers, photocopiers, printers, scanners, batteries, PDAs, VCRs, HI-FIs or stereos (including speakers/components), compact discs, MP3s, DVDs, minidisks, digital players and/or recorders.

Battery operated or electrically operated toys with a unit value greater than \$75 shall be deemed to be *electronics*.

Heavy electrical items such as switchgear, turbines, and generators, or kitchen appliances such as washing machines, dishwashers, microwave ovens, toasters, and irons shall not be considered to be *electronics*.

Household goods and/or personal effects, when forming part of a residential move or office relocation.

Live animals (Not excluded but cover is provided for named perils only)

Please list by category and percentage	ge the total loads hauled:		
Type of Cargo	Average Value Per Load	Maximum Value Per Load	% Of Total Loads
Alcohol (Target Commodity)	\$	\$	%
Electronics (Target Commodity)	\$	\$	%
Garments (Target Commodity)	\$	\$	%

Seafood (Target Commodity)	\$	\$	%
Tobacco (Target Commodity)	\$	\$	%
Autos – Not on Hook	\$	\$	%
Autos – On Hook	\$	\$	%
Boats	\$	\$	%
Building Materials	\$	\$	%
Chilled / Frozen Food	\$	\$	%
Dry Groceries	\$	\$	%
Electrical Equipment (Not Electronics)	\$	\$	%
Fertilizer	\$	\$	%
Grain	\$	\$	%
Gravel	\$	\$	%
Нау	\$	\$	%
Heavy Machinery	\$	\$	%
Hazardous Materials for Which Placards are Required	\$	\$	%
Logs	\$	\$	%
Lumber	\$	\$	%
Mobile Homes – Inc. Double Wide	\$	\$	%
Mobile Home – Not Double Wide	\$	\$	%
Oil (In Bulk)	\$	\$	%
Oilfield Equipment	\$	\$	%
Plastic Pipe	\$	\$	%
Produce (Not Reefer)	\$	\$	%
Refrigerated Loads (Not Seafood)	\$	\$	%
Sand	\$	\$	%
Steel	\$	\$	%
Tires	\$	\$	%
Other -	\$	\$	%
Contract Limits Required:			
a) Any truck/ trailer combined	\$	b) Any one loss (vehicle accumulation)	\$
c) Any one terminal (off vehicles)	\$	d) Deductible required	\$
If the limit of b) is in addition to the l	imit of c), please specify the		1
Do you ever carry loads valued great			

MTC OPTIONAL ENDORSEMENTS		
Endorsement Type	Required	Options
In full Premium Endorsement (A full list of VINs will be required at binding)	Yes	
Refrigeration Breakdown Endorsement (Minimum Deductible \$2,500)	No	Deductible \$
Riggers Endorsement	No	Limit \$ Deductible \$
Contingent Transit Endorsement (Truck Brokering)	No	
Debris Removal Endorsement	Yes	Limit \$
Less Than Trailer Load Endorsement (72 Hours Off Truck Cover	No	
Terminal 1:		Limit \$
Terminal 2:		Limit \$
Terminal 3:		Limit \$
Trailer Interchange Endorsement <ul> <li>Trailer Limit \$</li> </ul>	No	
Loss Limit \$		

Trailer Interch	hange Endorsement I	nc. Whilst Unattached at	Named Terminals		
	er Limit \$		No		
	Limit \$				
Terminal 1:				Limit \$	
Terminal 2:				Limit \$	
Terminal 3:					Limit \$
	st Inclusion Endorsen	nont			
-	et Goods to be Cover				
-	t Limit (Maximum \$5			No	
	t Deductible (Minimu				
		all list of drivers will be re	quired at binding)	Yes	
Alaska Endors				No	
	sured Endorsement			No	
	al Insured	Addre	266	Phone	Fax
Addition		Auure	255	Phone	FdX
Container End					
	tainer Limit \$			No	
	Limit \$				
	e Wide Mobile Home	Endorsement		No	Deductible \$
On Hook End				No	
Named Termi	inals Extensions for C	n Hook Endorsement		No	
Terminal 1:					Limit \$
Terminal 2:					Limit \$
Terminal 3:					Limit \$
Cargo In And	/or On Trailers In Tan	dem Endorsement		No	
	Unloading of Autos E			No	
-		ncluding Unloaded Vacat	ed Autos) Endorsement	No	
	luation Endorsement			No	Deductible \$
	Endorsement			No	
		d Catting Davin Findaman			
		nd Setting Down Endorser	nent	No	
Special Condi	tions:				
Please give de	etails of your cargo lo	ss experience whether in	sured or not, for the past f	five (5) years, on an Al	I-Risks basis, FROM 1st DOLLAR /
NO DEDUCTI			<i>,</i> , , , , , , , , , , , , , , , , , ,		
Year	Paid	Outstanding	What happened?		
	\$	\$			
	\$	\$			
	\$	\$			
	\$	\$			
	\$	Ś			
Are detaile of				Vee Ne	
	give details for the pa	ibles ('over, shortage and	damage) maintained?	Yes No	
Year	Total amount paid		Total amount outstand	ing	
Teal	-			ling	
	\$		\$		
	\$		\$		
	\$		\$		
	\$		\$		
	\$		\$		
Has any insur	er within the past fiv	e (5) years refused to ren	ew, or has canceled any in	surance for the applic	ant? Yes No

If yes, please	give details:							
Please give d	etails of your	existing care	o insurance:					
Carrier	ctune e. ,	CARGE			Existing Deductib	le l	\$	
Renewal Offe	pred?		Ye	es No	Existing Limit		\$	
Existing Rate					Expiry Date		<i>→</i>	
Date for whic		sovor is requ	iradi					
		LOVEL IS LEYA	lleu.					
AUTOMOBIL		AMAGE TO	<del>e completed</del> i	f Automobile Dhusic	al Damage coverage is	required		
		AWAGE 70-	be completed i	f Automobile Physic	al Damage coverage is	s required		
Limits Requir		T				I		
a) Any One Tı Trailer:	ruck or	b) Any One	e Truck and Tra	ailer Combined:		c) Any One Loss:		
If aller.								
\$		\$				\$		
	۰ ا <del>د</del>				Combined MTC &	APD Deductible Requ	ired? Yes	No
Deductible Re	equirea >							
					(Attach A Separate Sc			
	Hired in Equi	-		No	others?	r equipment out to	Yes	No
		-		-				
			ipment other e is not require	than those listed?	Yes No			
ll yes, picase	give details v	VIIY LUVEI age	IS NOL TEQUITE	.u.				
At what peric	ods are your v	/ehicles and/	or equipment	regularly inspected	and serviced? Weekly	checks, and yearly ins	pections by mech	nanic
Please give th	he TIV at the l	Incention da	te of your polic	ries and details of v	our ΔPD loss experien	ce whether insured or	not for the past	five (5
-			DOLLAR / NO E			te whether moured of		1100 (0)
Year		ed Value at	-	Paid	Outstanding	What happened?		
	\$	-	I	\$	\$	, , ,		
	\$			\$	\$			
	\$			\$	\$			
	\$			\$	\$			
	\$			\$	\$	f	Yaa Ne	
Has nay insur If yes, please		past five (5)	years refused	to renew, or has ca	ncelled any insurance	for the applicant?	Yes No	)
li yes, picase	give details.							
Please give d	etails of your	existing APD	insurance:				<b>.</b>	
Carrier					Existing Deductib	le	\$	
Renewal Offe	10		Va	as No	Existing Limit		¢	

Renewal Offered?	Yes	No	Existing Limit	Ş	
Existing Rate?			Expiry Date		
Date for which insurance cover is required:					
NEW VENTURE (To be completed only if a new venture)					
Effective date of new venture:			Date of first CDL:		
Tel: 1-866-328-1314 info@auroraunderwriting.ca www.auroraunderwriting.ca			8		

How long have you been driving tractor/trailer r	igs?		
Who did you previously drive for?		For how long?	
What types of goods were you previously haulin	g?		
What was/were your unusual route(s)?			
How many accidents or losses were you involved Describe the circumstances of the accidents or lo	• •	t 5 years?	
Will you be hauling for anyone in particular?			
Who is financing the new venture?			
Are you applying for FHWA (ICC) authority?	Yes No	If yes, when?	
Do you expect to increase the number of your ve	ehicles within 1 ye	ar? Yes No	If yes, how many?

## **ADDITIONAL NOTES**

## DECLARATION

For purposes of the Insurance Companies Act (Canada), any document would be issued in the course of Lloyd's Underwriters' insurance business in Canada. Where (a) an Applicant for this contract gives false particulars to the prejudice of the insurer or knowingly misrepresents or fails to disclose any fact in any part of this application required to be stated therein; or (b) the insured contravenes a term of the contract or commits a fraud; or (c) the Insured willfully makes a false statement in respect of a claim, a claim will become invalid and the Insured's right of recovery is forfeited. The Applicants have reviewed all parts and attachments of this application and acknowledge that all information is true and correct and understand that this application for insurance is based on the truth and completeness of this information. I have provided personal information in this document and otherwise and I may in the future provide further personal information. Some of this personal information, subject to the law and my broker's or insurance company to collect, use and disclose any of this personal information, subject to the law and my broker's or insurance company's policy regarding personal information, for the purpose of communicating with me, assessing my application for insurance and underwriting my policies, evaluating claims, detecting and preventing fraud, and analyzing business results. I confirm that all individuals whose personal information is contained in this document have authorized that I agree to the above on their behalf.

This application and any supplements attached hereto do not bind the Applicant or the Company to complete this insurance but it is agreed that the information contained herein shall be the basis of the contract should a policy be issued. THE UNDERSIGNED HEREBY ACKNOWLEDGE THE TRUTH OF THE STATEMENTS CONTAINED

•I certify that all statements made in this application are true and that I have not mis-stated or suppressed any material fact.

- I agree that this application form, together with any other material information supplied, shall form the basis of any contract of insurance agreed upon.
- •I undertake to inform Underwriters of any material change to these facts occurring before the completion of the contract.

Signatures(s) of All named Insureds (only required if binding):	Full Name(s):
Position(s) Held at Insured:	Date: