

Commercial Physical Damage Application

All questions must be answered and the following attached:

1. ACV Vehicle Schedule
2. Driver list with date of birth and number of years holding Class 1(A)
3. Five years history for physical damage and cargo only
4. Current MVR's on all drivers

APPLICANT INFORMATION

Type of coverage required: Motor Truck Cargo?		Yes	No	Automobile Physical Damage?		Yes	No
Applicant:				Doing business as:			
Address:							
ICC Docket number: MC				Year established: <i>If a new venture, complete the new venture section</i>			
Addresses of Terminals if other than above:							
Name, addresses and functions of Associated or Subsidiary Companies to be included:							
Percentage of hauls by distance:		1-250 miles	%	251-1,000 miles	%	1,001+ miles	%
Do you require coverage within Alaska?				Yes	No	Do you require coverage within Mexico?	
						Yes	No
						If yes, how far into Mexico? More than 100 miles?	
						Yes	No
Please give details of any steps taken to secure vehicles whenever left unoccupied? Locked kept in yard when road driver locks							
With respect to applicable Provinces Auto Physical Damage, does the applicant carry Direct Compensation Property Damage insurance?						Yes	No
If no, has the applicant opted out or declined to carry DCPD coverage?						Yes	No
Do you haul trailers attached in tandem and/or "Super Bs/B trains?"						Yes	No
Do you require cover for trailer interchange?						Yes	No
If yes, please give details of number of trailer interchange days per year:							
Trailer Interchange limit required: \$			Any one trailer: \$			Any one loss:	

Drivers and Driver Exclusions

Please give overall driver 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 is needed, please submit a second version of the application with just the Driver List section completed.

What are the criteria you use to determine whether to fire 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):

VEHICLES AND EQUIPMENT

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

Tractor Units		Reefer Trailers	
Straight Trucks		Auto Carrying Trailers	
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 required please complete columns A, B, C and D below for all power units to be covered **BUT** if an **APD** policy is required please complete all columns for all vehicles and equipment to be covered (attach a separate schedule if necessary):

Column	A	B	C	D	E
MTC ->	Model Year	Make / Model	Type – Power Units Only	V.I.N.	N/A
APD ->	Model Year	Make / Model	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					\$

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

Are Companies: a) Common Carriers? b) Private Carriers? c) Contact Carriers?
 d) Owner of cargo? e) Other? (Please give details):

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:

Do you subcontract to other parties? **Yes** **No** If yes, on long term (30+days) leases or other basis? Please give details:

Are subcontractors responsible and insured for loss / damage to the cargo you subcontract 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:

Please give gross receipts (G.R.) in respect of your trucking operations for the last 5 years and estimate for the coming year:				
Year	G.R. Own Haul	G.R. Subcontracted Out		Total G.R. All Operations
	\$	\$		\$
	\$	\$		\$
	\$	\$		\$
	\$	\$		\$
	\$	\$		\$
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
Or temporarily unloaded from vehicles?		Yes		No
If either answer is yes, please give details of any such places which are regularly used:				
1) Address:				
Full enclosed yard locked at night?	24-hour watchman?	Alarmed building?	Sprinklered building?	Maximum value exposed?
Yes No	Yes No	Yes No	Yes No	\$
2) Address:				
Full enclosed yard locked at night?	24-hour watchman?	Alarmed building?	Sprinklered building?	Maximum value exposed?
Yes No	Yes No	Yes No	Yes No	\$
3) Address:				
Full enclosed yard locked at night?	24-hour watchman?	Alarmed building?	Sprinklered building?	Maximum value exposed?
Yes No	Yes No	Yes No	Yes No	\$
4) Address:				
Full enclosed yard locked at night?	24-hour watchman?	Alarmed building?	Sprinklered building?	Maximum value exposed?
Yes No	Yes No	Yes No	Yes No	\$
Cover required: Including refrigeration breakdown?		Yes No	Named perils only? Yes 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, <i>garments</i> - defined as all items of clothing including but not limited to innerwear and outerwear, footwear, shoes, boots, gloves, hats and <i>electronics</i> – 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 <i>electronics</i> .				
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 <i>electronics</i> .				
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 <i>named perils</i> only)				
Please list by category and percentage 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	\$	\$	%
Hay	\$	\$	%
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 limit of c), please specify the overall loss limit required? \$			
Do you ever carry loads valued greater than the cargo insurance limit requested? Yes No			

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		No	
<ul style="list-style-type: none"> Trailer Limit \$ Loss Limit \$ 			
Trailer Interchange Endorsement Inc. Whilst Unattached at Named Terminals		No	
<ul style="list-style-type: none"> Trailer Limit \$ Loss Limit \$ 			
Terminal 1:			Limit \$
Terminal 2:			Limit \$
Terminal 3:			Limit \$
Target Interest Inclusion Endorsement		No	
<ul style="list-style-type: none"> Target Goods to be Covered: Theft Limit (Maximum \$50,000): \$ Theft Deductible (Minimum \$5,000): \$ 			
Driver Inclusion Endorsement (A full list of drivers will be required at binding)		Yes	
Alaska Endorsement		No	
Additional Insured Endorsement		No	
Additional Insured	Address	Phone	Fax
Container Endorsement		No	
<ul style="list-style-type: none"> Container Limit \$ Loss Limit \$ 			
Double/Triple Wide Mobile Home Endorsement		No	Deductible \$
On Hook Endorsement		No	
Named Terminals Extensions for On Hook Endorsement		No	
Terminal 1:			Limit \$
Terminal 2:			Limit \$
Terminal 3:			Limit \$
Cargo In And/or On Trailers In Tandem Endorsement		No	
Loading And Unloading of Autos Endorsement		No	
Loading And Unloading of Autos (Including Unloaded Vacated Autos) Endorsement		No	
New Auto Valuation Endorsement		No	Deductible \$
Named Perils Endorsement		No	
Mobile Home Raising, Lowering and Setting Down Endorsement		No	
Special Conditions:			
Please give details of your cargo loss experience whether insured or not, for the past five (5) years, on an All-Risks basis, FROM 1st DOLLAR / NO DEDUCTIBLE			
Year	Paid	Outstanding	What happened?
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	
Are details of claims within deductibles ('over, shortage and damage') maintained?		Yes	No
If yes, please give details for the past three (3) years:			
Year	Total amount paid	Total amount outstanding	
	\$	\$	
	\$	\$	
	\$	\$	

	\$		\$
	\$		\$
Has any insurer within the past five (5) years refused to renew, or has canceled any insurance for the applicant? If yes, please give details:		Yes	No
Please give details of your existing cargo insurance:			
Carrier		Existing Deductible	\$
Renewal Offered?	Yes No	Existing Limit	\$
Existing Rate?		Expiry Date	
Date for which insurance cover is required:			

AUTOMOBILE PHYSICAL DAMAGE *To be completed if Automobile Physical Damage coverage is required*

Type of cargo carried:			
Limits Required:			
a) Any One Truck or Trailer:	b) Any One Truck and Trailer Combined:	c) Any One Loss:	
\$	\$	\$	
Deductible Required \$		Combined MTC & APD Deductible Required?	Yes No
Please list any Loss Payees or Lien Holders on Your Vehicles / Equipment (Attach A Separate Schedule If Necessary):			
Will You Use Hired in Equipment?	Yes No	Will you loan your equipment out to others?	Yes No
Do you own or use vehicles and/or equipment other than those listed? If yes, please give details why coverage is not required:		Yes No	
At what periods are your vehicles and/or equipment regularly inspected and serviced? Weekly checks, and yearly inspections by mechanic			

Please give the TIV at the Inception date of your policies, and details of your APD loss experience whether insured or not, for the past five (5) years, on an All-Risks basis, FROM 1st DOLLAR / NO DEDUCTIBLE

Year	Total Insured Value at Inception	Paid	Outstanding	What happened?
	\$	\$	\$	
	\$	\$	\$	
	\$	\$	\$	
	\$	\$	\$	
	\$	\$	\$	

Has nay insurer within the past five (5) years refused to renew, or has cancelled any insurance for the applicant? If yes, please give details:		Yes	No
Please give details of your existing APD insurance:			
Carrier		Existing Deductible	\$
Renewal Offered?	Yes No	Existing Limit	\$
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:	
How long have you been driving tractor/trailer rigs?			
Who did you previously drive for?		For how long?	
What types of goods were you previously hauling?			
What was/were your unusual route(s)?			
How many accidents or losses were you involved in during the past 5 years? Describe the circumstances of the accidents or losses:			
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 vehicles within 1 year?	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 may include, but is not limited to, my credit information and claims history. I authorize my broker, 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: