# Auto Hauler Insurance

Trucking & logistics - coverage overview, limitations and how to get a quote



## OVERVIEW

Auto haulers carry high-value loads on open or enclosed trailers, and carriers look at the vehicles you move, loading damage controls and your per-load values.

## WHAT'S COVERED

**Auto liability**
Injury and damage to others from your truck.

**Physical damage**
Collision and comprehensive for your tractor and trailer.

**Theft**
Vehicles or the whole rig stolen in transit.

**Cargo for vehicles**
Damage to cars on your trailer, including loading.

**Loading and unloading**
Damage while driving cars on and off the deck.

**Good to know**
Taking photos and a signed condition report at every pickup and delivery is the strongest defense against cargo claims for dings and scratches.

## WHY SOCIETIES INSURANCE

**Independent agency**
We work for you, not for one insurance company.

**50+ carriers compared**
We shop A-rated markets for coverage and price.

**Licensed advisors**
Licensed in 29+ states, with real people to call.

**Free, no obligation**
Quotes cost nothing and you choose what to buy.

## LIMITATIONS & EXCLUSIONS

**Typically not covered for this product:**

- × Pre-existing damage
- × Mechanical failure of the hauled car
- × Keys left in vehicles
- × Exotics over the per-vehicle limit unless scheduled

**All policies:**

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

## HAVE THESE READY

- Trailer type and number of cars per load
- Average and maximum value per vehicle
- Main customers (dealers, auctions, private)
- Condition report process

## HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

## Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

**800-616-3490** **info@societiesinsurance.com**

**societiesinsurance.com/auto-hauler/**

**Important information:** This brochure is a general summary provided for informational purposes only. It is not an insurance policy, contract, binder or offer of coverage. Actual coverages, limits, deductibles, exclusions and conditions are set solely by the policy issued by the insurance company and may differ from the descriptions in this brochure; if there is any difference, the policy language governs. All coverage is subject to underwriting approval. Coverage is not in force and is not bound until you receive a written confirmation of coverage (binder or confirmation receipt) from Societies Insurance or the issuing insurance company. Requesting a quote or submitting an application does not bind coverage. Products, coverages and discounts vary by insurer and are not available in all states. Societies Insurance is an independent insurance agency, Agency NPN 16247324 (in California: DBA Cavlogix Insurance Agency).