Dump Truck Insurance

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



OVERVIEW

Dump truck operators face rollover, falling-load and windshield claims, and carriers look at what you haul, the job sites you serve and your radius.

WHAT'S COVERED

Auto liability
Injury and damage to others from your dump trucks.

Physical damage
Collision and comprehensive for trucks and trailers.

General liability
Claims arising from dumping and site work.

Falling material
Windshield and vehicle damage from spilled loads.

Equipment
Loaders and attachments used with your trucks.

Good to know
Covered loads, tarp systems and drivers trained on raising the bed only on level ground cut down the rollover and debris claims that drive dump truck rates.

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:

- × Mechanical breakdown of the hydraulic hoist
- × Damage to roads or private property from overweight loads
- × Pollution from hauled debris on many policies

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

- Truck year, make, VIN and body type
- Commodities hauled (sand, gravel, asphalt, debris)
- Main customers and job types
- Driver list with CDL and MVR

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/dump-truck/

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).