Flatbed / Heavy Haul Insurance

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



OVERVIEW

Flatbed and heavy haul carriers face load shift, oversize permits and escort exposures, and carriers look at what you haul, how it is secured and your permitted loads.

WHAT'S COVERED

Auto liability
Injury and damage to others from your trucks.

Physical damage
Tractors, step decks, RGNs and lowboys.

Escort and permits
Claims tied to oversize and overweight moves.

Cargo
Steel, machinery and other open-deck freight.

Rigging and loading
Damage while loading and unloading.

Good to know
Documented load securement under FMCSA 393 rules and trained drivers for oversize moves help keep cargo and liability rates down.

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:

- × Cargo damage from weather on unprotected loads
- × Loads exceeding permitted dimensions
- × Bridge or utility line strikes on some 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

- Trailer types (flatbed, step deck, RGN)
- Commodities and maximum load values
- Number of oversize or overweight permits per year
- 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/flatbed-heavy-haul/

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