Grain Hauler Insurance

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



OVERVIEW

Grain haulers run seasonal, high-mileage loads from farms to elevators, and carriers look at your hopper trailers, harvest-season miles and farm versus for-hire use.

WHAT'S COVERED

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

Cargo
Grain lost in a wreck, fire or overturn.

Physical damage
Collision and comprehensive for tractors and hoppers.

Contamination
Loads ruined by water or mixing, if endorsed.

General liability
Claims at farms, elevators and dumping pits.

Good to know
If you haul your own crops under a farm plate as well as for hire, carriers need to know the split, since farm-use and for-hire are rated very differently.

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:

- × Water damage from uncovered loads
- × Shrinkage
- × Contamination from dirty trailers
- × Farm operations on most trucking 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

- Hopper and truck year, make and VIN
- Seasonal miles and loads per year
- Elevators and farms served
- For-hire vs. own-farm split

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/grain-hauler/

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