Hazmat Hauler Insurance

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



OVERVIEW

Hazmat carriers need higher federal minimum limits, often $5 million, and underwriters look at the hazard classes you haul, your drivers' endorsements and your spill response plans.

WHAT'S COVERED

Hazmat auto liability
Limits that meet federal minimums for your hazard class.

MCS-90 filing
Required federal endorsement for hazmat authority.

Transportation pollution
Spill cleanup and third-party claims after a release.

Cargo
The hazardous load itself, where insurable.

Physical damage
Your tractors, tankers and trailers.

Good to know
A written spill response plan, PHMSA registration and drivers with hazmat endorsements and two or more years of hazmat experience are minimum asks for most markets.

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:

- × Pollution beyond what the MCS-90 or a pollution endorsement covers
- × Fines and penalties
- × Explosives or radioactive loads unless specially 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

- PHMSA registration number
- Hazard classes and UN numbers hauled
- Hazmat-endorsed driver list
- Spill response and security plans
- Five years of loss runs

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/hazmat-hauler/

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