Owner-Operator Insurance

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



OVERVIEW

Owner-operators either lease on to a motor carrier or run under their own authority, and carriers price you on your experience, your truck and how you run.

WHAT'S COVERED

Primary auto liability
Required when you run under your own authority.

Non-trucking liability
Your truck when it is not under dispatch for the carrier.

Physical damage
Collision, fire and theft for your tractor and trailer.

Motor truck cargo
Freight on your truck when you haul your own loads.

Occupational accident
Medical and disability if you are hurt on the job.

Good to know
If you are leased on, the carrier usually covers primary liability, so you may only need bobtail, physical damage and occupational accident.

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:

- × Personal use beyond what is listed
- × Loads hauled for anyone other than your lessor while leased
- × Wear and tear or mechanical breakdown

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

- CDL and years of driving experience
- Lease agreement with the motor carrier (if leased on)
- Truck and trailer year, make, VIN and value
- MVR and any accidents in 3 years

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/owner-operator/

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