Refrigerated (Reefer) Cargo

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



OVERVIEW

Reefer cargo covers temperature-sensitive loads, and the main question carriers ask is whether spoilage from reefer unit breakdown is covered and what records you keep.

WHAT'S COVERED

Reefer breakdown
Spoilage when the refrigeration unit fails.

Cargo in transit
Collision, fire and theft of perishable loads.

Temperature change
Loss from a sudden change in trailer temperature.

Debris removal
Cleanup and disposal of spoiled product.

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

Good to know
Reefer breakdown coverage usually requires units under a set age, regular maintenance records and download-capable temperature recorders.

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:

- × Spoilage from improper pre-cooling by the shipper
- × Running out of fuel
- × Wrong temperature setting by the driver
- × Units older than the policy limit on many forms

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

- Reefer unit make, model and year
- Commodities hauled and temperature ranges
- Maintenance and pre-trip records
- Average and maximum load values

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/refrigerated-reefer-cargo/

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