



Trucking Insurance Checklist

**A quick guide to
reviewing your
coverage.**

No commitment, Only advice

GET A QUOTE



708 549 6388

▶ **Driver & Business Information**

- Confirm driver details, licenses, and driving records
- Update business name, DOT/MC information if applicable
- Review operating radius (local, regional, or long haul)

▶ **Liability Protection**

- Verify primary auto liability limits meet requirements
- Consider higher limits to protect your business assets
- Review general liability coverage if required by contracts

Truck & Equipment Coverage

- ▶ Check physical damage coverage for your truck and trailer
 - Confirm replacement cost vs. actual cash value
 - Review deductible amounts based on risk tolerance

Cargo Protection

- ▶ Verify cargo coverage matches the type of goods hauled
 - Check coverage limits for high-value loads
 - Understand exclusions or special requirements

Special Trucking Coverages

- ▶ Non-trucking liability or bobtail coverage if needed
 - Trailer interchange coverage if hauling non-owned trailers
 - Environmental or pollution liability if applicable

Drivers & Safety

- ▶ Confirm all drivers are properly listed on the policy
 - Review safety practices and compliance requirements
 - Check eligibility for safe-driver discounts

Annual Policy Review

- ▶ Update coverage when adding trucks or drivers
 - Review policies after route or cargo changes
 - Compare quotes at renewal to avoid overpaying

