



One little accident is all it could take to put your entire business in jeopardy...

Let's face it, deductibles are not cheap. If you're in an accident in your truck, you might find yourself stuck with a deductible payment even if you weren't at fault (like in Ontario and other no-fault jurisdictions)

- Tractor, Trailer, and Cargo Coverage
- Covers At-Fault and No-Fault Accidents
- Tax-Free Lump Sum Payment of Benefits
- Third-Party Liability Coverage
- Includes Driver Injury Protection



Deductible Buydown Coverage

No Infill is a deductible reimbursement only; you must have a valid claim with your primary insurer. Infill coverage allows you to make a claim less than your primary insurer's deductible.

Accident (At Fault)

Coverage: The tractor, trailer and cargo in the event of loss or damage due to an at fault collision, fire, theft or vandalism.

Example: You roll into a ditch and cause \$18,000 damage. If your deductible is \$5,000 with a buydown to \$1,000.

NAL Buydown pays \$4,000.
Primary pays \$13,000.
You pay \$1,000.

Direct Compensation (No Fault) Property Damage

Coverage: The tractor, trailer and cargo in the event of loss or damage due to a collision (not at fault) in a "no fault" jurisdiction like Ontario or Michigan.

Example: You collide with a deer on the 401 and cause \$14,500 damage. If your deductible is \$5,000 with a buydown to \$1,000.

NAL Buydown pays \$4,000.
Primary pays \$9,500.
You pay \$1,000.

3rd Party (At Fault) Property Damage

Coverage: Property and vehicles of other third parties in the event of an at fault loss or damage.

Example: You back into another person's vehicle in a loading dock and cause \$11,000 damage. If your deductible is \$5,000 with a buydown to \$1,000.

NAL Buydown pays \$4,000.
Primary pays \$6,000.
You pay \$1,000.

No coverage due to sickness or illness. Certain conditions and limitations apply, see policy for complete details. E&OE

DBP501-100124E

Call Now:

1-800-265-1657

Address :

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