



Insurance Requirements For Contract Drivers

Total Truck Transport requires that all of our contract drivers maintain the following minimum insurance requirements **AT ALL TIMES**. These minimums are absolute and are **NOT** negotiable!

Liability Coverage - \$1,000,000.00 Minimum (All Vehicles)

Cargo Insurance Minimum – (Straight Trucks / Vans) \$100,000.00 (Tractor) - \$200,000.00

Commercial General Liability Coverage - \$1,000,000 Minimum (All Vehicles)

Workers Compensation Coverage (State mandated limits)

Liability insurance covers any vehicles and people (other than yourself) injured in the event of an accident.

Commercial General Liability covers drivers for any damages they may incur while making a delivery, such as damage to doors, windows, landscaping, carpets, etc., as well as lawsuits arising from negligence. These policies are generally fairly inexpensive

Workers Compensation coverage can be expensive and we do recommend that you shop around for the best rates...they tend to vary widely. An "Occupational Accident Policy" IS acceptable in lieu of true workers comp for owner/operators working for themselves. ALL contractors are required to carry this coverage. Even as a sole proprietor you are **NOT** permitted to exempt yourself. **You will not be permitted to start work without this coverage!**

Total Truck Transport Express LLC must be named as "**Certificate Holder**" as well as "**Additional insured**"

The "certificate holder" box should read as follows:

Total Truck Transport Express LLC
889 Airport Park Rd.
Suite H-I
Glen Burnie, MD 21061

If any component of the Certificate expires you will not be permitted to work until a new certificate is received.

We also require a copy of the actual Additional Insured endorsement from the underwriter of the policy in addition to the Certificate. Certificates and endorsements must be renewed annually.

If you pass this requirements form on to your insurance agent, they will be able to help you...it is something they do all the time. If they have questions they are welcome to contact our office and ask for Steve Kimbell.

Send the COI and Endorsement to the attention of Steve Kimbell (703) 707-8160, Safety Security & Compliance Coordinator at **Total Truck Transport**.

Fax: 703-707-0126

E-mail: Steve @ TotalTruckTransport.com