



Trucking

Trusted Protection at Every Turn

We take care of the Owner-Operator better than anyone.

We are dedicated to protecting you and your truck while providing the best driver experience.

You can simplify your life by working with one carrier to get a broad range of quality products and services designed with drivers like you in mind.

Why Great American?

You'll work with an industry leader and a whole division of insurance specialists dedicated entirely to trucking. That means whomever you talk to at our offices is only talking trucks. All day. Every day. We understand your unique needs as an Independent Contractor.

Great American is a financially strong and stable company that has been providing top-rated insurance protection for more than 100 years. We're here for the long haul, and you have peace of mind that when you have a claim, we can deliver the help you need. You can count on us mile after mile.

Great American Insurance Group's roots go back to 1872 with the founding of its flagship company, Great American Insurance Company. Great American Insurance Company is rated A+ (Superior) from the AM Best Company (rating affirmed October 28, 2020). You can count on us to provide trusted protection at every turn, mile after mile.

Great American is strong and responsive as an industry leader in specialized trucking insurance.



Physical Damage

Being on the road presents its own set of risks – from damage in an accident or natural disaster, to vandalism or theft. Physical Damage coverage is offered nationwide and across Canada.

Flexibility to fit your needs

- Collision and either specified perils or comprehensive coverage
- A range of deductible options
- TruXpro®
- Deductible Buyback

Rig Ready



If you're losing time, you're losing money. When your rig is down, we're here to help. You can get your truck back on the road an average of five days faster with our signature **Rig Ready** program.* This streamlined service is included with our Physical Damage policy.

Nationwide Network

With Rig Ready, you have access to nearly 300 high-quality shops across the country. We hand-select only the best shops and work directly with them to negotiate discounts and payment. Many shops are full service dealers with access to a large inventory of parts, along with certified and experienced body, frame, alignment and paint technicians. Participating shops may even offer a variety of additional services and assistance. Some shops will waive costly storage fees, help with truck rentals or even assist with arrangements for overnight accommodations.

How does Rig Ready work?

Find the nearest participating Rig Ready shop

Consult your claims adjuster, call our Rig Ready line at 800-643-7882, visit GreatAmericanTrucker.com, or download our mobile app.

The repair process

Qualified personnel will inspect the truck and prepare an estimate for repairs. Our Rig Ready team typically approves estimates within just a few hours, eliminating the need for an external appraisal. Once the estimate is approved, the shop can get started.

Once you've satisfied your deductible and applicable charges, the shop will release your truck as soon as repairs are complete, even if they haven't received payment from Great American.

*Based on a 2013 internal study comparing Rig Ready turnaround times to non-program claims.

TruXpro®



Enhance your Physical Damage policy with **TruXpro** and enjoy peace of mind knowing your personal items, equipment and finances are protected.

With TruXpro, drivers receive the following benefits:

- Diminishing Deductible – For every loss-free year, the original deductible amount will decrease by 25% until it reaches \$0
- Single Deductible – When a tractor and trailer are insured under the same policy and damages result from the same covered loss, only one deductible will apply
- Downtime/Rental Reimbursement – This coverage can offset costs associated with downtime and rental reimbursement, subject to a short waiting period
- Personal Effects – Protection for personal belongings that are inside the truck
- Electronic Equipment – Protection for electronic equipment that is inside the truck
- Tarps, Chains and Binders

Deductible Buyback

Lease contracts may require Owner-Operators/Independent Contractors to take on the deductibles of the Motor Carrier's trailer, cargo and Physical Damage Liability. That can lead to significant, multiple expenses in the event of a loss.

Deductible Buyback can pay deductibles on behalf of the driver. The low monthly fee offsets a potentially costly settlement for the driver, and the Motor Carrier can feel comfortable knowing there is a financing source for payment of a covered loss.

Non-Trucking Liability

Helping a friend move, going on vacation or driving to the store to pick up a gallon of milk, can have severe consequences for a truck driver if the right insurance coverages aren't in place. Non-Trucking Liability can respond to losses like this. Without it, there's a potential gap in coverage that can open the door to lawsuits, or even bankruptcy, which could be devastating to you, your business and your family.

Non-Trucking Liability is an affordable, easy-to-administer, proven product.

Coverage includes:

- Third party Bodily Injury and Property Damage Liability on a Combined Single Limit Basis
- Medical Payments/Personal Injury Protection (where required by state law)
- Uninsured/Underinsured Motorist coverage (where required by state law)

**We're the #1 writer of leased-on
Class 8 Owner-Operators on the
road today.¹**

¹As of December 2018.

Occupational Accident

Options to suit all types of truckers

Trucking Occupational Accident coverage includes medical, disability, death and dismemberment benefits for accidents that occur on the job.

- Flexible policies offer you a wide range of limits
- Generous disability coverages that help you save on out-of-pocket costs
- Passenger Accident and Non-Occupational coverages on select plans

Customize coverages with a variety of options available to provide even more protection: occupational disease, hernia, occupational cumulative trauma, emergency evacuation and more.*

Additional support for work related injuries with the following services:

- Nurse Case Managers support you every step of the way to help get them back to work
- Physician referral service helps locate the nearest quality medical care
- First Script program removes the hassle of waiting on prescription reimbursement for covered losses

*Additional cost applies



301 E. Fourth St.
Cincinnati, OH 45202
800-643-7882
GAIG.com

for all the *great* you do®

Great American
Insurance Company

110⁺ years **A** or better
with an rating by
AM Best

AM Best Company "A+" (Superior) rating affirmed on October 28, 2020. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Truxpro is not available in AK, HI, MA, NY, VA, WY and the territories of PR and VI. Deductible Buyback Endorsement is not available in AK, HI, MA and the territories of PR and VI. Policies are underwritten by Great American Insurance Company, Great American Assurance Company, Great American Insurance Company of New York and Great American Spirit Insurance Company, authorized insurers in all 50 states and the DC. The Great American Insurance Group eagle logo, Rig Ready & design, Truxpro & design and the word marks Great American®, Great American Insurance Group®, Rig Ready® and Truxpro® are registered service marks of Great American Insurance Company. © 2021 Great American Insurance Company. All rights reserved. 2787-TRU (01/21)