# **Equipment Insurance Program** fax or email (570) 385-5970 Phys dam policy 794-00-01-81 safetydriverqual@evansdelivery.com



Coverage Effective Date:			Cancellation D		ate:	//		
☐ Evans	□ СТІ	□Drayage	rayage		ish		□Packard Spec	□NDS
Physical Damage ONLY		☐ Non-Truc	Non-Trucking Liability ONLY		Y ENROLL IN BOTH		☐ DECLINE BOTH	
UNIT#:				AGENT C	ODE:			
NAME OF INSURED:								
ADDRESS:								
CITY:				STATE:		ZIP:		
DOB:				SSN:				
LIC#:				STATE:				
PHONE:	(	)						
CELL:	(	)						
TRACTOR:	Пγ	es 🗆 No		TRAILER:		Yes 🗆	No	
YEAR:			MAKE:					
VIN#:								
LIENHOLDER:								
ADDRESS:								
CITY:				STATE:		ZIP:		
PHONE:	(	)						
FAX #:	(	)						
EMAIL:								
PHYSICAL DAMAGE:		□ ADD				P		
NTL COVERAGE:		□ ADD			□ DROP			
DECLARED VALUE:		\$						
COMMENT:								
I authorize The Evans Network of Companies accounting office to make weekly settlement deductions for my monthly insurance premiums. I also acknowledge that upon cancellation of my lease, by either the carrier or myself I am authorizing cancellation of my insurance through the fleet program. Deductible is \$1000 and premium is based on 6.5% of stated value (subject to change). If stated value is less than \$20,000, the minimum deduction will be no less than \$25 per week for power unit. In a total loss, I understand payout of my claim will be based on OneBeacon policy and that stated value is not a guarantee that my claim will be settled for that amount. I authorize reimbursement to ENC for any expenses paid on my behalf such as wrecker costs. I also understand that in order to process my enrollment I am authorizing insurance carrier to obtain my motor vehicle report.								
Owner's Signature: Date:  If verbal,								
Company Rep. Certification by Signature:								

Please be sure to provide a copy of this enrollment form to the driver/owner and advise them that a certificate will be forwarded by mail or may be requested from Corporate Safety Department.

## What coverage is required for tractors leased to the Evans Network of Companies?

- Non-Trucking Liability insurance is required for *all* tractors leased to the Evans Network of Companies.
- **Physical Damage** insurance is recommended, but is not required by the Evans Network of Companies. (It may, however, be required by your leasing or finance company.)

## What is Non-Trucking Liability insurance?

This insurance (sometimes referred to as "bobtail" insurance) protects you when you damage someone else's property or injure someone while you are on your own time and *not* under dispatch. Most insurance companies define "under dispatch" as your time en route to pick up a load, your time en route to your delivery, and your time en route to your home domicile, as long as you do not deviate from your normal course of travel. (Note: A unit under dispatch is covered for liability, cargo, and interchange equipment by your motor carrier's insurance policies.)

### What is physical damage insurance?

Physical Damage insurance general includes:

- **Collision**. This covers damage to your tractor due to a collision with other vehicles or with other objects (when the collision is *your* fault).
- **Comprehensive.** This covers damage to your tractor due to something other than a collision with another vehicle or object. For example, damage caused by vandals, a rock breaking your windshield, or theft.

## Where can I obtain insurance coverage?

Physical Damage and/or Non-Trucking Liability insurance coverage is available through:

- The Evans Network of Companies Insurance Program, via weekly settlement deductions. Call 1-800-666-7885, option 1 for additional details on available coverage, or simply complete the form on the reverse and submit it to the Corporate Safety Department.
- An insurance agent of your choice. Research your options, choose an agent or insurance company, select your policy and coverage, and make your premium payments directly to your agent or insurance company.

Suggestions for things to discuss with your insurance agent:

- **Is the insured value of my vehicle realistic?** *TIP:* Check the "Blue Book" value or inquire with several dealerships on a trade-in value.
- What is my deductible in case of a loss? TIP: A higher deductible may help lower the cost of your premium.
- Are towing and recovery charges covered? To what extent? TIP: Even if it doesn't seem worthwhile to
  carry physical damage coverage on an older tractor, if your policy covers towing and wrecker service,
  you could save thousands of dollars in case of an accident.

If you choose to obtain your Non-Trucking Liability insurance coverage from your own insurance agent, be sure that the applicable company division is included as "insured" on your certificate.

- Evans Delivery Co Inc. (#038111), 100-110 W Columbia Street, Schuylkill Haven PA 17972
- Drayage Express of Delaware LLC (#1710488), 100-110 W Columbia Street, Schuylkill Haven PA 17972
- Commercial Transportation LLC (#85508), 100-110 W Columbia Street, Schuylkill Haven PA 17972
- E F Corporation d/b/a/ West Motor Freight (#113693), 100-110 W Columbia Street, Schuylkill Haven PA 17972
- Madaris Transportation LLC (#835435), 100-110 W Columbia Street, Schuylkill Haven PA 17972
- Catfish Container LLC (#2255889), 100-110 W Columbia Street, Schuylkill Haven PA 17972
- Packard Transport (#355502), 24021 S Municipal Dr. Channahon, IL 60410-0380
- Packard Specialized (#2113026), 100-110 W Columbia Street, Schuylkill Haven PA 17972
- Elwood Cartage (#2268020), 24441 W Eames Suite 100 Channahon, IL 60410
- National Drayage Services (DE) LLC (#1747093), 100-110 W Columbia Street, Schuylkill Haven PA 17972
- Veterans Express (2368496) 100-110 W Columbia St Schuylkill Haven PA 17972