



## New Coverage Announcement

We are pleased to announce the introduction of two important Non-Fleet coverage enhancements:

- Emergency Travel Coverage
- Deluxe Coverage Endorsement

These exciting new features will provide your insureds with a broader level of personal protection.

### Family Emergency Travel Coverage

This innovative, value-added coverage will be added to all Non-Fleet policies free of charge. The \$2,500 limit per accident will provide assurance to the independent trucker, and their families, that family members can travel to be with the insured when the trucker is injured and hospitalized away from home as a result of an accident to a covered auto. The coverage also allows reimbursement for travel to the location necessary to handle the immediate affairs of the insured trucker in case of death. We view this as “peace of mind” insurance that most truckers would be willing to purchase. We are glad that Northland can provide this coverage without cost to your insureds.

### Deluxe Coverage Endorsement

For a charge of \$95 per vehicle, this optional endorsement can be added to provide greater protection to truckers that have auto physical damage coverage. The Deluxe Coverage form introduces four new coverage extensions that can result in savings to the trucker by minimizing deductibles or eliminating extra expense resulting from the loss. These coverage options have much higher value than their cost.

- **Diminishing Deductible for Physical Damage and Cargo**  
This rewards the loss-free trucker by reducing the applicable policy deductible 25% for each loss-free year so that in the fifth year, no deductible applies.
- **Aggregate Deductible**  
This will limit the application of deductibles on a loss so only one deductible is applied regardless of the number of covered autos involved in the same loss.
- **Personal Effects Coverage**  
This provides coverage to a maximum of \$2,500 for loss to personal property owned by the insured while inside a covered auto.
- **Downtime Loss and Rental Reimbursement Coverage**  
This provides coverage up to a combined maximum of \$100 per day for a maximum of 30 days after a six-day waiting period to cover expenses resulting from downtime or the need to rent a replacement.

These brief descriptions are meant to be illustrative only. Please contact your Northland General Agent to learn more about taking care of the personal side of your insured through providing enhanced coverage that reduces more of their personal risk.