

THE FINAL MILE INSURANCE PROGRAM

We understand the complex risks of final mile and same-day delivery operations. Whether you manage a fleet, work with independent contractors, or provide brokered freight services, our final mile program will be customized to fit your business model.

WHY CHOOSE OUR PROGRAM?

Experienced Risk Management Experts: Specializing in delivery and logistics for more than half a century.

Industry-Specific Coverage: Tailored for final mile and same-day delivery.

Top-Rated Carriers: Backed by AM Best A-rated (or better) insurance providers.

Flexible & Scalable Solutions: Designed to grow and adapt with your business needs.

COVERAGE OFFERINGS

Hired and Non-Owned Auto Liability (HNOA)/ Contingent Auto Liability

- Flexible rating: per driver, mileage, per delivery, or annual estimated revenue
- “Pay-as-you-go” monthly reporting (Minimum premium: \$25,000)
- Limits from \$1M to \$6M Combined Single Limit for Hired & Non-Owned, available as primary or contingent coverage on a business auto or contingent coverage form
- Quote with or without an Aggregate limit up to a \$2M limit
- Quotes can include Defense outside the policy limits or Defense within limits, up to \$2M primary or contingent coverage
- Motor Carrier filings included
- Third-Party Property Damage Coverage

- Coverage for freight broker exposure
- Primary liability available for rental and leased fleets (Ryder, Penske, etc.)

Fleet Auto Liability (Owned/Leased/Rental Vehicles)

- Limits up to \$2M Combined Single Limit
- Multiple rating structures: scheduled auto, composite rating, daily rating, or monthly reporting
- No loading/unloading exclusions
- Discounts for telematics and camera use

While Under Dispatch Auto Liability

- Limits of \$100K, \$300K, and \$500K
- Monthly reporting available, rated on mileage or per delivery
- Optional Physical Damage coverage
- Motor Carrier filings for owner-operators/ICs with DOT authority

COVERAGE OFFERINGS *(continued)*

Motor Truck Cargo and Warehouse Legal Liability

- Broadest coverage form in the industry
- Customizable limits for specific customers
- No time element exclusion for goods in storage
- No refrigeration/spoilage exclusion
- No third-party theft exclusion
- Cyber hijacking endorsement protecting against cargo theft from FMCSA breaches
- Excess Cargo available for brokerage
- Monthly reporting cargo coverage for 1099 drivers
- Blanket coverage for multiple warehouse locations

General Liability

- Broadest form in the industry
- Limits up to \$5M
- Covers crossing the threshold and assembly
- Primary General Liability coverage available with monthly reporting for 1099 drivers

Directors & Offices and Employment Practices Liability

- Independent Contractor (IC) Misclassification coverage
- Wage and Hour defense sublimit
- ICs included in coverage

Errors and Omissions (E&O) / Professional Liability

- Includes Bodily Injury/Mental Anguish coverage for medical deliveries (e.g., biopsy transport)

Crime Insurance/Employee Dishonesty

- Coverage extends to 1099 drivers

Umbrella/Excess Liability

- Customizable limits offered, allowing you to build towers up to any desired limit
- Captive structure available for large risks (\$100K+ per \$1M layer) with up to 45% premium profit sharing potential

Additional Coverages Available

- Workers' Compensation
- Occupational Accident and Contingent Liability
- Property Insurance



Let's Discuss Your Insurance Needs

The Final Mile Insurance Program is designed to help secure the right coverage for your final mile and same-day delivery business. Contact us today at b3@risk-strategies.com to learn more!

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