

### General Liability

- A commercial general liability policy with a limit of \$1 million per occurrence of which no portion can be self-insured.

### Auto Liability

- A commercial auto liability policy with a combined single limit (CSL) of \$1 million.
- Auto policy must be marked as either an "Any Auto," "Scheduled and Hired" or "All Owned and Hired" policy. An "All Owned" or "Scheduled Only" auto policy is not acceptable.
- If a Motor Carrier company is self-insured, please have them contact the UIIA office to obtain details of what information is required.
- All UIIA EPs that you do business with are required to be listed as additional insured on auto liability.

### Cargo Insurance

- The majority of UIIA EPs require some type of cargo coverage. The limit per vehicle and deductibles vary by EP. (See **EP Rules Form 5B** for specific limit requirements.)
- Coverage on certificate must be listed as Motor Truck Cargo or Cargo and include the limit and deductible of the policy. The terminology Inland Marine, Transit and/or Transportation will not be accepted unless indicated that the policy includes Motor Truck Cargo as well.
- Motor Carriers that are self-insured or haul their own goods, will need to request a waiver from the specific EP that they wish to do business with. The UIIA office cannot waive this coverage or approve self-insurance. Please note that self-insurance cannot be provided on the certificate of insurance.

### Trailer Interchange Insurance

- Trailer Interchange insurance covers the physical damage to the non-owned equipment while in the Motor Carrier's care, custody and/or control. It must cover comprehensive and collision as well as fire and theft.
- Coverage cannot be limited to while attached to the tractor.

### Workers Compensation & Employer's Liability

- Some UIIA EPs require Workers Compensation with statutory limits. In addition, some UIIA EPs also require Employer's Liability coverage as well. See **EP Rules Form 5B** for specific requirements.
- Motor Carriers that are self-insured for workers compensation will need to request a waiver for the UIIA EP directly. The UIIA cannot waive or approve self-insurance for this coverage. Please note that self-insurance cannot be provided on the certificate of insurance.
- Motor Carriers that are exempt for workers compensation will need to provide a signed letter on their company letterhead stating the reason their company is exempt (i.e., only use owner operators, not required by state domiciled in, etc.). Upon receipt of letter and exemption will be entered in the system. The exemption is valid for a period of one year from the date of the letter. Each Motor Carrier will need to provide a new letter each year to maintain their exempt status for workers compensation.
- See EP Limit Rules to identify the UIIA EPs that require workers compensation and/or employer's liability insurance coverage.

### Truckers Uniform Intermodal Interchange Endorsement

- This is a hold harmless endorsement that must be made part of the auto liability policy.