



## Transportation

### Auto Physical Damage / Motor Truck Cargo

#### What We Do

If it has wheels and can be transported by truck then we have an appetite and markets to cater for all risks.

#### Product Features

- Commercial Trucking / Business Auto / Livery / Private Passenger
- Drive-a-way operations
- Short & Long Haul
- Single units to large fleets
- Ability to write coverage on a scheduled or reporting basis, depending on fleet size
- Trailer Interchange / Hired & Non-Owned / Towing & Storage Limits in addition to unit sum insured
- Primary & Excess of Loss basis
- Terminal Coverage
- Ability to issue State Filings on Lloyd's paper

#### Territories

All US States permitted.

#### Capacity

- Up to \$5M any one loss on Auto Physical Damage (no limitation on Total Insured Value – ACV basis)
- Up to \$500,000 any one truck on Motor Truck Cargo
- Excess Motor Truck Cargo limits up to \$1M

#### Claims

Dedicated claims team.

#### Rating and Security

- Lloyd's – A.M. Best 'A' Excellent XV
- Great Lakes – A.M. Best 'A+' Superior XV

#### To Quote We Need

- Application/Acord form
- Schedule of units including values (ACV)
- 3 year loss record

### Dealers Open Lot / Garage Keepers Legal Liability

#### What We Do

Dealerships, both retail & wholesale, involved in the selling/servicing of autos and other related units, including but not limited to boat dealers, emergency vehicle dealers, heavy truck dealers, trailer dealers, mobile repair and RV dealers.

- Service operations engaged in repairing, servicing, towing
- Salvaging
- Valet Parking & other related parking operations
- Specialist storage facilities
- Auction facilities

#### Product Features

- Furnished Auto
- Unaccompanied Test Drives
- Hail / Windstorm / Flood / Earthquake
- False Pretense
- Direct Primary
- Primary & Excess of Loss basis

#### Territories

All US States permitted.

#### Capacity

Up to \$5M any one loss dependant on location of risk.

#### Claims

Dedicated claims team.

#### Rating and Security

- Lloyds – A.M. Best 'A' Excellent XV
- Great Lakes – A.M. Best 'A+' Superior XV

#### To Quote We Need

- Application / Acord form
- 3 year loss record



## Transportation Team

The Bell & Clements In-House Transportation Underwriting team strives to deliver an unrivalled level of service to customers. With delegated authority from Lloyd's and Great Lakes, we take the underwriting decision at our desk. Our customers do not have to wait for us to visit underwriters for an answer. We have written each class of business that we serve since the very beginning of Bell & Clements. We take a long-term view of these classes, regardless of inevitable market cycles. As a result of our commitment to the transportation market, we have a loyal US customer base.

Please submit all new submissions to [Transportation@BellandClements.co.uk](mailto:Transportation@BellandClements.co.uk)

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