******ATTENTION *****

YOUR CARGO INSURANCE MAY NOT GIVE YOU THE COVERAGE YOU THINK!!

Please read your Policies!

Certain exclusions can put YOUR COMPANY AT RISK...

Examples:

A driver pulls into the truck stop and goes inside to eat. When he comes out the truck and trailer is stolen, or some cargo out of the trailer is missing. IS THE CARGO COVERED by your insurance?

The driver goes home for the weekend and parks the truck in an Unsecured Yard. IS THE CARGO COVERED? What are the standards for a Secured Yard according to your Insurance Company?

If your driver is involved in an accident and the cargo is damaged, IS THE CARGO COVERED?

Please read your policy. There are exclusions and limitations that may affect your company. The following are just a few concerns that need to be addressed in your Cargo Insurance Policy:

- 1) Limitations and/or Exclusion on High Theft Commodities including:
 - a. Tobacco Products
 - b. Reefer Breakdown
 - c. Electronics (i.e.: TV, DVD's, Stereo)
 - d. Garments, Shoes or Wearing Apparel
 - e. Liquor
 - f. Textiles
- 2) Claims for Theft of Cargo are excluded if any of the below situations occur:
 - a. Unattended Vehicle
 - b. Unattached
 - c. Unlocked
 - d. Property loaded on Vehicle Overnight
 - e. Stationary Vehicles/ Unmanned Terminals
 - f. Unsecured drop yards

If you have any questions please call Carrier Relations:

carriercompliance@epeslogistics.com