

## Motor Truck Cargo

**Date:** February 21, 2026

**INSURED:** Akv Trucking Inc  
**Submission #:** 8542110

**Coverage:** Motor Truck Cargo (Carriers' Liability)  
**Coverage Form:** Cargo Advantage®  
**Policy Term:** 02/20/2026 to 02/20/2027  
**Policy Number:** IMP F471812 00  
**Type:** Binder

### Coverage

Limit of Insurance Per Power Unit	\$	150,000
Per Occurrence Limit	\$	300,000

### Vehicle Schedule: As Per Schedule Below

Model Year	Vehicle Description	VIN Number
2020	FREIGHTLINER CASCADIA 126	3AKJHHDR1LSLM5008
2022	FREIGHTLINER CASCADIA 126	3AKJHHDR1NSMZ7230
2022	FREIGHTLINER CASCADIA 126	3AKJHHDR3NSMZ7231

### Additional Coverages:

Debris Removal, Towing, Traffic Control & Security	\$	25,000
Reloading	\$	5,000
Pollutant Clean Up	\$	10,000
Earned Freight	\$	10,000
Fire Department Service Charges	\$	10,000
Loss Data Preparation	\$	1,000
Reward Coverage	\$	2,500

### Optional Coverages

Refrigeration Breakdown		Covered
Non-Owned Trailer/Container Coverage	\$	50,000
Number of Trailers: 1		
Owner Operator or Subhauler under Contract or Lease to a Motor Carrier		Covered

### Deductibles

All Covered Losses	\$	1,000
Refrigeration Breakdown	\$	2,500

Diminishing Deductible Endorsement INCLUDED

- Rewards Insured for loss-free experience by reducing the deductible 25% for each loss free year

## Premium(s)/Rate(s)

Refrigeration Breakdown	\$	925.00
Non-Owned Trailer/Container Coverage	\$	1,000.00
Owner Operator or Subhauler under Contract or Lease to a Motor Carrier	\$	178.00
Debris Removal, Towing, Traffic Control & Security	\$	150.00
Base Coverages	\$	2,643.00

Coverage		Premium
Motor Truck Cargo	\$	4,896.00
Terrorism	\$	0.00
<b>Total Term Premium:</b>	<b>\$</b>	<b>4,896.00*</b>

\*Company underwriters will confirm that data entered into GREATpolicy® is consistent with supporting documentation. The Company reserves the right to correct any discrepancies and adjust the total premium accordingly. Total premium listed does not include installment billing charges.

**Note:** Policy conditions do not allow excess coverage without our written permission.

## Forms and Endorsements

G.A.I. PIM Policy Cover (790PIM)  
Policyholder Notice Regarding Claims (SDM975)  
Policyholder Notice - Exclusion Of Certain Computer-Related Losses (SDM329)  
Motor Truck Cargo Coverage Form Carrier's Liability Bill of Lading and Other Contracts (SDM654)  
Important Information to Policyholders - California - To Obtain Information or to Make a Complaint (SDM705)  
Loss Control Safety Resources - Motor Truck Cargo (SDM1226)  
Policy Common Declarations (IL7001)  
Forms And Endorsements Schedule (IL8801)  
Common Policy Conditions (IL0017)  
California Changes - Actual Cash Value (IL0102)  
California Changes (IL0104)  
California Changes - Cancellation And Nonrenewal (IL0270)  
Exclusion of Certain Computer-Related Losses (IL0935)  
Cap On Losses From Certified Acts Of Terrorism (IL0952)  
In Witness Clause (IL7268)  
Loss Prevention Services (IL7273)  
Global Sanction Endorsement (IL7324)  
Disclosure Pursuant To Terrorism Risk Insurance Act (IL7368)  
Nuclear, Biological or Chemical Exclusion (IL7236)  
Inland Marine Coverage Part Declarations Page (CM7600)  
Forms & Endorsements Schedule (CM8801)  
Commercial Inland Marine Conditions (CM0001)  
Cargo Advantage Declarations (CM8941)  
Cargo Advantage Coverage Form (CM8942)  
Scheduled Motor Vehicles Endorsement (CM8959)  
Diminishing Deductible Endorsement For Loss-Free Experience (CM8950)  
Marijuana Exclusion (CM8656)

### **Reporting a claim:**

All claims to be reported to [claimstartnow.gaig.com](http://claimstartnow.gaig.com) (you will need to login to this system). Complete the forms and submit. This will ensure a quicker turnaround time as all claims will be auto assigned from this system. Alternatively, you can email claims to [PIMClaims@gaig.com](mailto:PIMClaims@gaig.com) or call (800) 584-0835.

**BILLING OPTION:**

Agency Bill

Prepaid (100% down)

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If you or your agency becomes aware of any additional losses or claims activity on this account, please notify us prior to the effective date of this coverage so that we may re-evaluate the terms of this quote. Failure to do so may constitute misrepresentation. Loss or claims activity includes but is not limited to: losses not yet reported, losses not covered by their current policy, self-insured losses or losses below the deductible amount.

This proposal provides a summary of coverage. For a complete description and all terms, conditions and exclusions, please refer to our policy forms which are available upon request. In the event of a conflict, the actual terms, conditions, limitations and exclusions of the policy shall prevail.

**POLICYHOLDER DISCLOSURE  
NOTICE OF TERRORISM  
INSURANCE COVERAGE**

Coverage for acts of terrorism is included in your policy. You are hereby notified that the Terrorism Risk Insurance Act, as amended in 2019, defines an act of terrorism in Section 102(1) of the Act: The term “act of terrorism” means any act or acts that are certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers’ liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

**Terrorism coverage** for acts of terrorism that are certified under the federal program as an act of terrorism is included.