



## Greenwich Transportation Underwriters, Inc., announces a new local-intermediate commercial auto program with Hudson Insurance Group.

COVERAGES OFFERED TO RISKS WITH 1 – 100 POWER UNITS INCLUDE AUTO LIABILITY, AUTO PHYSICAL DAMAGE, GENERAL LIABILITY, AND MOTOR TRUCK CARGO.



Target classes include traditional trucking operations of dry van, flatbed, intermodal, and refrigerated carriers, as well as many business auto classes including agricultural, cement trucks, contractors, dump trucks, heavy equipment haulers, non-hazardous liquid bulk haulers, and others.

GTU is a Certified Managing General Agency in Brentwood, Tennessee, established in 1981, owned and managed by Ward Stein and Ben Armistead. Depending upon the program, GTU operates as a program manager with broad authority, managing general agent with binding authority, and wholesale broker.

In addition to underwriting trucking and business auto primarily in the Southeast and Midwest, GTU is a recognized leader in underwriting Specialized Logistics Coverages countrywide for truck brokers, freight

forwarders, and third-party logistics providers (3PLs) who efficiently arrange freight movements for shippers with qualified motor carriers. Coverages include truck broker liability, contingent auto liability, contingent cargo, excess cargo, general liability, excess/umbrella, professional liability, and broker bonds.

Hudson Insurance Group is a market-leading specialty insurer that offers a wide range of property and casualty insurance products to corporations, professional firms and individuals through retailers, wholesalers, and program administrators.

Headquartered in New York City with offices throughout the U.S. and in Vancouver, Canada, Hudson underwrites specialty primary and excess insurance on both an admitted and non-admitted basis. Its companies are rated A (Excellent) by A.M. Best, Financial Size Category XV.

### TERRITORY INCLUDES:

- Alabama
- Florida
- Georgia
- Kentucky
- Maryland
- Mississippi
- North Carolina
- Ohio
- Pennsylvania
- South Carolina
- Tennessee
- Virginia
- West Virginia

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## GTU IS RESOURCEFUL, RESPONSIVE, & RELIABLE

- Experienced transportation underwriting and policy service insurance team
- Dedicated transportation claims unit
- Risk engineering services and consultation
- Agency Bill, Installment Options, Monthly Reporting for Fleets, Premium Finance

## DUMPING OPERATIONS

### Eligible Exposures

- Granular asphalt hauling
- Dirt hauling
- Sand/gravel hauling
- Other dump trailer loads

### Ineligible Exposures

- Nonpetroleum-contaminated dirt hauling
- Hazardous materials or waste hauling
- Coal or coal by-products hauling
- Belly dumps (refer to trucking)
- New ventures (2 or more years in business required)
- Drivers under 25 years of age
- Any risk that allows non-employee passengers

### Coverage Features

- Auto liability (minimum \$500 PD deductible required)
- Uninsured/under-insured motorists, medical payments, and PIP
- Motor Truck Cargo
- Physical damage coverage
- General liability may be available if risk is for-hire and no additional exposures such as excavation

## GARBAGE & WASTE OPERATIONS

### Eligible Exposures

- Garbage collection
- Salvage hauling
- Dismantled auto hauling
- Construction debris hauling
- Waste materials hauling
- Scrap dealers

### Ineligible Exposures

- For-hire, revenue generating units (refer to trucking operations). Example: transfer station to landfill
- Vehicles transporting medical waste or biohazardous waste
- New ventures (2 or more years in business required)
- Drivers under 25 years of age
- Any risk allowing non-employee passengers

### Coverage Features

- Auto liability (minimum \$500 PD deductible required)
- Uninsured/under-insured motorists, medical payments, and PIP
- Physical damage coverage

## TRUCKING OPERATIONS

### Eligible Exposures

- Local and intermediate accounts with less than 20% of their mileage beyond a 300 mile radius
- General commodities hauling
- Dry van loads
- Refrigerated loads
- Flatbed loads
- Container hauling
- Grain haulers
- Livestock transportation
- Mail haulers
- Dry Bulk & Liquid Bulk haulers
- New ventures may be considered with adequate driver experience

### Ineligible Exposures

- Any risk with over 20% of their mileage beyond a 300 mile radius, as determined by IFTA reports
- Hazardous materials (Incidental exposures such as household cleaners and batteries, are acceptable)
- Petroleum-based products
- Medical waste or biohazardous waste

- Risks transporting any explosives, poisonous gas or materials, radioactive materials
- Any risk hauling logs
- Mobile home or manufactured home toter
- Drive-away contractors
- Triple trailers
- Drivers under 23 years of age
- Any risk that allows non-employee passengers
- Owner-operators not permanently leased
- Escort vehicles not owned by trucking company
- Any risk operating a dually or light pickup truck to haul goods (unless incidental exposure)

### Coverage Features

- Automobile liability
- Uninsured/under-insured motorists, medical payments and PIP
- Hired and non-owned coverage
- Physical damage coverage
- Motor truck cargo
- Trailer interchange coverage
- Uniform Intermodal Interchange Agreement (UIIA)
- General liability
- Stop-Gap in OH and NC

## BUSINESS AUTO

### Eligible Exposures

- Catering businesses
- Farms
- Dairies
- Wholesale and retail delivery
- Food delivery
- Mobile businesses
- Courier services
- Magazine and newspaper distributors
- Armored cars
- Manufacturing business
- Ready-mix operations (cement mixers, concrete pumpers)
- Funeral operations
- Vacuum trucks
- Street sweepers
- Contractors
- Cranes and boom trucks (must have GL in place with another carrier)
- New ventures may be considered with adequate driver experience

### Ineligible Exposures

- Hazardous materials (Incidental exposures such as household cleaners and batteries, are acceptable)
- Petroleum-based products
- For-hire, revenue-generating units (refer to trucking operations)
- Pizza delivery operations
- Triple trailers
- Regulated medical waste or biohazardous waste
- Mobile home or manufactured home toters
- Any risk hauling logs
- End dump or side dump trailers (refer to dumping operations)
- Drivers under 23 years of age
- Any risk that allows non-employee passengers

### Submission Requirements

- Complete application describing operation (Acord 137, 126, 143, and GTU Questionnaire will be required at binding)
- Loss information for current and prior three years (prior 4 years preferred)
- Last 4 quarters of fuel tax reports (IFTAs)
- Complete VINs on all power units
- Complete drivers' list with dates of hire, years of experience, and acceptable MVRs
- Drivers must have a minimum of two years of experience with like equipment

