

MOTOR TRUCK CARGO (MTC) INSURANCE PROGRAM

Coverage for Motor Truck Cargo

RMA's MTC Program provides comprehensive coverage for new and established trucking businesses. The Program is written through insurers licensed in Canada with an A.M. Best Rating of "A" (Excellent) and includes robust coverage for MTC and general liability. Ideal for trucking fleets with 25 units or less.

Preferred Classes

- Bulk Agricultural Good
- Amazon Goods
- Non-Target Consumer Goods
- Non-Target Dry Van
- Reefer Goods

Program Features

- Trailer Interchange
- Debris Removal
- Unattended Truck Endorsement
- \$5M CGL (higher limits available by referral)
- In-full Premium Endorsement
- Available in All Provinces, with the Exception of Quebec and Manitoba
- Loading and Unloading Endorsement

Additional Classes

- Targeted Goods
- Machinery and Heavy Equipment
- Auto Haulers
- Household Goods
- Oil & Water (Tanker Haulers)
- Couriers

Auto Haulers

- No New Ventures
- Up to 5 Autos Per Haul
- No Custom/Rare/Exotic Cars
- Minimum 3 Years Auto Hauling Experience
- No Limitation on US Exposure

Special Program Features:

- Consideration for Drivers with Less than 2 Years of Experience
- Consideration for Extra-wide or Oversize Loads
- Reefer Breakdown – Coverage for Reefer Units Older Than 10 Years
- Minimum Driver Age Is 21 Years

Special Add-Ons

- Sexual Abuse and Misconduct Coverage
- Cyber Security Protection

Excess Motor Truck Cargo

- Up to CAD \$20M coverage for any one loss, with excess over primary limits starting at CAD \$100K
- Applicable for most goods, excluding Cannabis
- Coverage follows the form of Lloyd's or domestic carriers
- Minimum premium of CAD \$2,500

Credits Available For

- 3+ Years in Business/No Claims, Experienced Drivers, Low Radius Operations, and Telematics

Protect your business with tailored, innovative insurance solutions. Contact us today to learn more and get a quote!



Get in touch today!
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