

TRUCKING

Owner Operator Program

From Avant Underwriters



CONTACT

Coverages Offered

Physical Damage

- Towing & Storage: Unlimited
- Electronic Equipment: Included in form
- Deductible Options: \$500-\$10K
- Deductible Buy-Back coverage
- Truck Plus Endorsements (package or a la carte):
 - GAP - Loan or Lease
 - Diminishing Deductible
 - Downtime
 - Single Deductible
 - Personal Effects
 - Tarps, Chains, and Binders

Non-Trucking Liability

- Limits: \$1M (Options \$500K)
- Endorsements:
 - Commuter
 - Routine Maintenance
 - Hovering
- Bobtail & Unladen available

Occupational Accident

- AD&D benefit: \$150K-\$500K
- TTD & CTD Weekly Disability benefit: \$300-\$700
- Accident Medical limit: \$300K-\$2M
- Non-Occupation benefits: Included
- Passenger Accident benefits: Available
- Contingent Liability: Available
- Workers' Comp: Available

Program Features

- Market Ratings: AM Best A- or better
- Exclusive Market Programs
- Available Nationwide
- In-house Underwriting Authority
- In-house or Dedicated Claims Team
- Comprehensive & Contract Compliant Insurance Policies

SPG Transportation IC Direct

Provides an Independent Contractor program to Motor Carriers that do not have the resources or want to manage settlement deductions, monthly reporting, or are concerned with IC reclassification.

It's easy...

- We provide Apps, Price Sheets and all paperwork to Agent and MC to give to O/Op
- O/Op contacts us directly to get signed up:
 - All ICs are Direct Billed
 - All admin handled by us - including COI issuance
- We send monthly reports to Agent and MC to verify O/Ops are still leased to MC
 - Provides peace of mind that coverage is in place
 - If O/Ops breaks lease an offer is made to be placed on a separate Master policy
 - Agent receives monthly commission check



UNIFIED MARKETS. STREAMLINED ACCESS. STRONGER SERVICE.

Leading transportation brands you know, under one platform: **SPG Transportation.**

As part of Specialty Program Group's long-term growth strategy, MOVER'S CHOICE, BizCHOICE Transportation, Avant Brokerage, and Avant Underwriters — are uniting under one platform: **SPG Transportation**.

Why Choose Us

Strong Relationships

With top-rated carrier partners, we secure exclusive coverage options and competitive pricing to help you stand out in the market.

Niche Solutions

Our specialization in the trucking segment enables us to address diverse or hard-to-place risks, ensuring your clients always have compliant coverage.

Expert Guidance

Rely on our 50+ years of specialty underwriting for strategic insights and hands-on-support - from quote to renewal - empowering you to grow and retain business.