



Motor Carrier: Enhancement Endorsement

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CopperPoint’s Motor Carrier Enhancement Endorsement adds comprehensive fleet coverage designed to protect your business.

COVERAGES	ENHANCEMENT LIMIT	ISO COVERAGE FORM
Employee as insured - non-owned autos	Yes	No
Blanket Additional Insured by written contract	Yes	No
Bail bonds - supplementary payments	\$5,000	\$2,000
Reasonable expenses, including lost wages at our request to assist in settlement	\$500 per day	\$250 per day
Towing & Labor coverage	Included, no weight restriction \$2,500 per accident / \$5,000 annual agg.	Optional up to \$200 but only for PPTs
Transportation Expenses	\$200 per day / \$1,500 maximum	\$20 per day / \$600 maximum
Loss of Use Expenses	\$200 per day / \$1,500 maximum	No
Airbag coverage (if not a result of collision)	Yes	No
Fuel in vehicle coverage	\$2,500	No
Fire Extinguisher Recharge	Yes	No
Auto Loan / Lease Gap Coverage	\$2,500	No
Personal Property of Driver	\$1,000	No
Telematics Equipment	\$2,500	No
Downtime / Rental Reimbursement Coverage	\$150 day, max 30 days, 5 day wait, no weight restrictions	No
Theft of vehicle - temporary transportation expense	\$200 per day / \$1,500 max under 20,000 GVW	\$20 per day / \$600 maximum - only for PPT
Single Physical Damage Deductible	Yes	No
Glass breakage - deductible waived if repaired	Yes	No
Waiver of Subrogation - if required by written contract	Yes	No
Concealment, Misrepresentation or Fraud restriction of coverage clarification	Unintentional failure to disclose hazards is covered	No
Bodily Injury redefined to include mental anguish	Yes	No

This information is provided as a general overview. Actual coverage and services may vary and is subject to policy language as issued. Coverage is underwritten by CopperPoint Insurance Company, or one of its wholly-owned insurance companies, and is limited to the states where licensed. California policies are underwritten by Pacific Compensation Insurance Company and Alaska National Insurance Company.

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