



TRANSPORTATION COVERAGE

Transportation and Heavy Equipment coverage is offered by the CHES Special Risk Auto Wheels Program. The transportation industry is responsible for moving a substantial amount of the Country's freight annually, both across Canada and Internationally and within North America.

CHES Special Risk offers a substantial number of custom solutions depending on your client needs, from those that own a long haul, intermediate or local trucking operation, it is essential that the right insurance coverage is in place to protect their business operations to keep their vehicles on the road.

Transportation Coverage can include financial gap coverages as well as replacement hire extensions to enable your clients to adhere to their contractual commitments. Fleet values of all sizes can be considered from the single owner operator to fleets of over 100 vehicles. Frequent loss experience can be considered for our stop loss and aggregate excess programmes that are of course self financing, but stop the dollar swap with the insurer, and the large premiums, as well as giving a tax break for the self insured portion.

In Addition to the Auto Physical damage section, we also offer motor truck cargo coverage, which is liability insurance that covers cargo up to a set monetary limit the trucker determines when they buy a policy. In addition to paying for the cost of the lost or damaged car-go itself, some policies also pay costs to remove debris or pollutants caused by the debris, if a load accidentally lands on a roadway or waterway.

The specialty insurance experts at the CHES Special Risk can provide coverage for a variety of trucking classes, including:

- ARMORED CARS
- AUTO HAULERS
- BOAT HAULERS
- BUILDING MATERIALS
- CONTAINER HAULING
- CATERING BUSINESSES
- CEMENT MIXERS
- CONTRACTORS MOBILE PLANT & EQUIPMENT
- COURIER SERVICES
- CRANES & BOOM TRUCKS
- DAIRIES
- DISTRIBUTORS
- DRY VAN
- DUMP TRUCKS
- FLATBED LOADS
- FARMS
- FOOD DELIVERY
- FUNERAL HOMES
- GARBAGE COLLECTION
- GENERAL COMMODITIES
- GRAIN HAULERS
- IRON/PIPE/STEEL TRANSPORTERS
- LIVESTOCK HAULERS
- LOGGING EQUIPMENT
- MACHINERY & EQUIPMENT
- MAIL HAULERS
- MEAT TRANSPORTERS
- MILK HAULERS
- MAGAZINE & NEWSPAPER DISTRIBUTORS
- MAIL DELIVERY
- MANUFACTURING BUSINESSES
- MOBILE BUSINESSES
- OVERSIZE & OVERWEIGHT LOADS
- PHARMACEUTICALS
- PRODUCE HAULERS
- REFRIGERATED LOADS
- RECOVERY & BREAKDOWN VEHICLES
- SEAFOOD TRANSPORTATION
- SCRAP DEALERS
- STREET SWEEPERS
- TREE TRIMMERS
- VACUUM TRUCKS
- WASTE MATERIALS HAULING
- WATER HAULERS

**OUR MARKET APPROACH IS DIFFERENT
FROM OTHER MANAGING GENERAL AGENTS & INSURANCE ORGANIZATIONS**


MAKE YOUR MOVE
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