

## Auto Transporter *Protector* Insurance Program

Auto transporters face unique risks that most truck insurance policies don't cover. Our Auto Transporter *Protector* Insurance Program provides coverage for those unique exposures. Bill Fralic Insurance Services is the nation's leader in providing **superior insurance coverage** and **competitive pricing** for the auto-hauling industry.

### Why the Auto Transporter *Protector* Insurance Program?

As an auto transporter, day-to-day operations expose your company to unique risks that traditional insurance policies **do not cover, leaving the Auto Hauler exposed to huge financial risk.**

The Auto Transporter *Protector* Insurance Program provides comprehensive coverage for these risks.

### Auto Transporters: Key Areas of Exposure and the Bill Fralic Advantage

#### Diminished Value

The actual or perceived loss in market value or resale value that results from a direct or accidental loss to an auto being transported.

*When hauling new automobiles, your driver is unloading a new car worth \$40,000, hits a pole and does \$5,000 damage to the car. Once the car is repaired, the dealer may only be able to sell the car for \$30,000 due to the damage. Most policy coverage is only going to pay \$5,000 (less the deductible) to fix the car. The dealer will seek the remaining \$10,000 from the auto transporter, which the auto transporter pays out-of-pocket. The Auto Transporter Protector Insurance Program will pay that dealer the \$10,000.*

Most policies consider this "consequential damage" and do not cover this loss.

#### Constructive Total Loss

A new auto that is damaged while being transported that can be repaired to a safe driving condition, but not new car condition.

*A driver damages the roof of a new Nissan. Although it would only cost \$5,000 to repair the roof, Nissan crushes the car due to liability concerns. Most*



"Bill Fralic Insurance Services, Inc. in Atlanta, Georgia has specialized in writing commercial transportation insurance since 1989. They provide this insurance program for many auto-transporters throughout the United States. Based on their experience and knowledge in this industry, Axis is pleased to recommend Bill Fralic Insurance Services for our Axis transportation partners."

*John Harrington*

*insurers are only going to pay \$5000 for this claim with the auto transporter paying the difference out-of-pocket. The Auto Transporter Protector Program will pay the cost of the car, allowing the shipper (your customer) to determine the classification of damages, not the insurance company.*

*President  
Axis Group, Inc.*

The Auto Transporter Protector Insurance Program protects your relationship with your customer offering a distinct advantage for you over your competitors!

"In the years that Bill Fralic Insurance has been our agency, we have found them to be honest, professional, responsive, and competitive."

### **Striking Of the Load**

If a load is too high and damage occurs while passing under a bridge or structure spanning across the roadway overhead, the Auto Transporter Protector Insurance Program covers this type of loss.

*Troy Gordon  
ATSI*

Many policies do not include even this basic coverage.

### **Theft from Unattended Vehicle**

When a tractor/trailer is left unattended and a theft occurs, many policies have numerous exclusions to avoid covering this type of loss. The Auto Transporter Protector Insurance Program covers this loss providing the tractor is securely locked, and the windows are fully closed.

"I had been purchasing lines of insurance for trucking companies for twenty years when I first dealt with Bill Fralic Insurance Services in 2003. They have reeducated me. I no longer have to deal with multiple agents to get competitive quotes and coverage I need. Bill Fralic Insurance's Auto-Transporter Protector Program is our 'one-stop shop' for all our insurance needs."

Close attention must be given to the details of any other cargo policy to verify coverage against this type of loss. The size of the potential financial risk in this scenario can be devastating.

### **Additional Benefits**

#### **Hired and Non-Owned coverage**

Many auto auction facilities require coverage when an auto transporter enters the property to provide protection while physically driving an auction vehicle to or from an auto hauler. The Auto Transporter Protector Insurance Program provides this coverage .

*Steve Emerick  
Mabro Corporation*

#### **Symbol 10 Endorsement**

Coverage provided for a car that is driven to its destination point from loading/unloading.

*Auto Transport drivers are often required to unload a car and drive it across the street - or down the road - to the dealership. Some insurers limit coverage to within 50 feet of the transporter. The Auto Transporter Protector Insurance Program provides this coverage to ten miles.*

"We have been very satisfied with the service that we have received from Bill Fralic Insurance. After looking at several quotes and coverage comparisons, we decided to move our coverage to Bill Fralic Insurance and were happy that we did. Our insurance package now includes coverage for diminished value which was very important as we transport new vehicles. We were able to maintain our levels of coverage and deductibles, add better coverages, and

### **The Auto Transporter Protector Insurance Program provides all**

**coverage written under one policy by one insurer:**

Auto liability, general liability, cargo, physical damage, dealer tags, and transporter tags. *The Auto Transporter Protector Insurance Program* eliminates the problem of dealing with more than one adjuster on a claim.

still save money over our previous carrier.

The office staff has been great to deal with and when we have had to file a claim, it has been handled in a very professional and timely manner. The service we now receive is much better than our previous carrier and we are happy we made the change."

*Joe McCreary*  
*Diamond Express Transportation*

