

# Quick Reference Guide (LTL)

Commodity	Insuring Terms and Conditions for shipments by air, rail or motor vehicle, including connecting carriers
General Merchandise (New)	"All Risk", Subject to a \$500 Deducible.
Refrigerated Goods	"All Risk" excluding gradual deterioration and loss from breakdown or stoppage of refrigeration machinery.
Steel & Steel Products	"All Risk" excluding Rust, Oxidation and Discoloration, marring, chipping, scratching and cost of repainting. Non-crated pipe, tube, rods, beams or similar merchandise further excludes bending, twisting and end damage. Subject to a \$2,500 deductible.
Heavy Machinery and Equipment	"All Risk" excluding Rust, Oxidation, Discoloration, Marring, Chipping, Scratching and cost of repainting. Subject to a \$2,500 deductible.
All Other Goods	Loss or damage to the goods insured reasonably attributed to the risks of collision, derailment, fire, lightning, sprinkler leakage, wind, hail, flood, earthquake, landslide, volcanic eruption, aircraft, object falling from aircraft, the rising of navigable waters, or any accident to the conveyance, collapse and/or subsidence of docks and/or structures, and theft and/or non-delivery of an entire shipping package, unless specifically excluded elsewhere. Subject to a \$2,500 deductible.

## Valuation

The value of property will be the least of the following amounts:

1. The actual cash value of that property;
2. The cost of reasonably restoring that property to its condition immediately before loss or damage; or
3. The cost of replacing that property with substantially identical property.

## General Merchandise Approved Limits

\$50,000

## What Qualifies

Approved commodities while in the custody of a common motor carrier by motor vehicle, including connecting carriers; any railroad; and any licensed airline wherever located within: United States of America, The District of Columbia, Puerto Rico, and Canada.

## Excluded Commodities List

Cigarettes/Tobacco, Cannabis, THC Products, Pharma, Alcohol, Electronics, Antiques, Autos, Motorcycles, watercraft, cash, coins, securities and other negotiable papers, ceramic, marble, granite tiles, blocks and slabs, chinaware, eggs, fine arts, furs, glassware, jewelry, watches, precious stones and metals, live animals, personal household goods and privately owned goods, plants, flowers, produce, fruit including berries and soft fruit, meat, windows, plate glass and other similar fragile items, rolling stock; Temperature or Refrigeration losses.

**Cost Per Shipment: \$34.00**