



Smart Fleet  
Protection

# Yukon Auto Physical Damage Insurance



Auto Physical Damage  
Insurance

**Loadsure's Auto Physical Damage (APD) program is designed for small to mid-sized for-hire motor carriers with strong risk management practices.**

**This product covers fleets between 15 to 50 vehicles.**

**Carriers and Commission:**

- **Carrier:** MAP (A-Rated)
- **TPA:** Vanguard
- **Commission:** 10%

**Reporting Requirements:**

- **Frequency:** Monthly
- **What's Required?** A schedule of all insured vehicles, including values and any changes.
- **Deadline:** Reports must be submitted within **7 days** of the reporting period's end.
- **New Vehicles:** Automatically covered under policy terms but must be included in the next report. Proof of sale is required if a loss occurs before reporting.
- **Premium Adjustments:** Prorated based on the monthly reporting schedule.
- **Minimum Earned & Deposit Premium:** 25% of annual premium

**Target Market:**

- **Mid-Sized Fleets:** Ideal for 15-50 power units
- **Preferred Risks:**
  - Favorable DOT metrics
  - Strong loss performance history
  - Local & regional operations
  - Established for **3+ years** with stable financials

**Driver Qualifications:**

- **CDL Required:** Must hold a valid U.S. Class A CDL
- **Experience:** Minimum 3 years of commercial driving experience
- **Age Range:** 25-65 years old
- **MVR Review:**
  - **No Critical Violations** (DUI, DWI, excessive speeding, felony use of vehicle)
  - **Max 1 Major Violation** (reckless driving, hit & run, at-fault accident, etc.)
  - **Max 3 Minor Violations** (defective brakes, overweight vehicle, etc.)

**Supplemental Coverages (Optional Enhancements):**

- **Towing & Storage:** \$10,000 (Can be increased up to \$25,000)
- **Electronic Equipment (Including ELD):** \$5,000 (Can be increased to \$10,000)
- **Newly Acquired Vehicles:** Covered up to per-vehicle limit
- **Hired Auto Physical Damage:** Coverage available for replacement units
- **Non-Owned Trailer Coverage:** Up to \$100,000



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**Deductibles & Limits:**

- **Deductible Options:**
  - \$2,500 Minimum per occurrence
  - Flexible deductible structures for per-unit, peril-specific, or aggregate deductibles
  - Higher deductibles based on risk profile
- **Coverage Limits:**
  - Up to \$1M per occurrence
  - Per-vehicle limit: Based on highest power value limit
  - Maximum per tractor & trailer combination: \$225K per vehicle / \$100K per vehicle

**Exclusions - Out of Appetite Risks:**

- Hazmat haulers
- Oilfield operations
- Leasing operations
- Emergency service vehicles
- Team driving
- Passenger transport (taxis, ride share, buses)
- Truck & trailer rental companies
- Electric vehicles
- Haulers of sand, gravel, dirt, coal, aggregates
- Logging, mobile cranes, municipal fleets
- Couriers, oversized load haulers, repossession agents



**How to Submit Business:**

- Agents must **qualify the driver** and supply MVR's, 90-day valued loss runs and completed accord forms along with driver schedule and vehicle schedule.
- Submit to **submissions@loadsure.net**

For more details or to submit business, reach out to [info@loadsure.net](mailto:info@loadsure.net).



Get started today

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[loadsure.net](https://loadsure.net)