



# Are you covered? Are you sure?

Those are two big questions when it comes to insurance. We want to help make sure you're getting the protection you need so you can answer "yes." Take a look at this checklist and see how your current coverage measures up.

Does your current truck insurance carrier:	Yes	No
1. Offer all your truck coverages with one company?	<input type="checkbox"/>	<input type="checkbox"/>
2. Provide coverage for pollution liability?	<input type="checkbox"/>	<input type="checkbox"/>
3. Offer a single deductible for covered physical damage and cargo losses?	<input type="checkbox"/>	<input type="checkbox"/>
4. Include rental reimbursement?	<input type="checkbox"/>	<input type="checkbox"/>
5. Provide motor truck cargo coverage that includes refrigeration breakdown at no additional cost?	<input type="checkbox"/>	<input type="checkbox"/>
6. Provide motor truck cargo coverage that includes the property of others—loaded or unloaded—at any terminal for up to 72 hours?	<input type="checkbox"/>	<input type="checkbox"/>
7. Provide coverage for debris removal after a covered loss?	<input type="checkbox"/>	<input type="checkbox"/>
8. Provide coverage for electronic equipment?	<input type="checkbox"/>	<input type="checkbox"/>
9. Provide coverage for personal property located in or on your truck?	<input type="checkbox"/>	<input type="checkbox"/>
10. Provide coverage for load handling equipment, like tarps, chains, and binders?	<input type="checkbox"/>	<input type="checkbox"/>
11. Offer 24-hour claim reporting with a toll-free direct line?	<input type="checkbox"/>	<input type="checkbox"/>
12. Include accident travel coverage?	<input type="checkbox"/>	<input type="checkbox"/>
13. Provide you with safety services no matter how many trucks you operate, DOT compliance assistance, and direct access to your truck safety specialist through email?	<input type="checkbox"/>	<input type="checkbox"/>
14. Provide you with a comprehensive safety kit and online safety resources?	<input type="checkbox"/>	<input type="checkbox"/>
15. Provide you with a complimentary accident kit for each power unit?	<input type="checkbox"/>	<input type="checkbox"/>
16. Offer you a variety of payment plan options—including Electronic Funds Transfer (EFT)?	<input type="checkbox"/>	<input type="checkbox"/>
17. Offer you physical damage coverage for temporary substitute autos?	<input type="checkbox"/>	<input type="checkbox"/>
18. Include unlimited towing for a covered loss?	<input type="checkbox"/>	<input type="checkbox"/>
19. Make towing available to you with a national towing service at a reduced rate for non-covered losses or mechanical breakdown?	<input type="checkbox"/>	<input type="checkbox"/>
20. Hold a membership with CargoNet, a cargo theft and recovery network?	<input type="checkbox"/>	<input type="checkbox"/>

If you answered "no" to any of these questions or aren't sure, turn this over to see how we can help you answer "yes." We'll explain how our coverages and services are what you're looking for.



## At Sentry, we provide the services and options that make our insurance a good fit for your business.

### ACCIDENTAL TRAVEL COVERAGE—AT NO ADDITIONAL COST

Reimbursement up to \$2,500 for your family's or designated representative's transportation, meals, and room accommodations after a covered loss—at no additional cost.

### INCLUDED PHYSICAL DAMAGE COVERAGES—AT NO ADDITIONAL COST

**Rental reimbursement:** Pays you up to \$150 a day to rent a replacement unit if the repairs to your truck after a covered loss exceeds seven days.

**Personal property:** Protects your personal property and effects while in, or on, a covered vehicle.

**Tarps, chains, and binders:** Covers hand trucks, dollies, pallets, tarps, chains, and binders.

**Electronic in-cab equipment:** Protects critical electronics like satellite communication, antennas, other installed electronic equipment, and recordings.

**Single deductible:** Ensures you pay only one physical damage deductible when the same accident involves your covered tractor and trailer.

**Unlimited towing and recovery costs:** Sets no limit on the amount we'll pay to tow your truck to a repair or salvage facility when involved in a covered loss.

### INCLUDED CARGO COVERAGES—AT NO ADDITIONAL COST

**Debris removal:** Provides coverage for debris removal after a covered loss.

**Mechanical reefer breakdown:** Covers any direct physical loss from spoiling or freezing caused by sudden refrigeration or heating equipment malfunctions.

**Uncollected earned freight charges:** Pays you the actual freight charges you've earned but can't collect due to a covered loss.

**Tailored limits available:** Provides customizable policies to allow you higher limits, giving you the protection you need at a price you can afford.

## SAFETY SERVICES

**Certified safety experience:** Our safety team includes Certified Directors of Safety (CDS) with 20+ years in trucking and safety consulting.

**Safety and compliance:** We can assist you with compliance and safety training, safety advice, and pre-DOT audits—at no additional cost.

**Sentry Connect®:** Our online resource helps you protect your business by providing easy access to safety and compliance resources, online training and claims information.

**Discounts on trucking safety products:** We offer you online safety training and other safety products at significant savings—often up to 20 percent off of retail price.

## QUALITY SERVICE

**24-Hour claim service:** Report a claim 24/7 using our dedicated toll-free claims hotline.

**Claim reporting assistance:** We'll help you present your claim to the responsible company, if an accident involving a covered unit is the fault of another party and you'd rather not file the claim with Sentry.

**Accident kits:** We'll provide you a complimentary accident kit that includes an accident report, witness cards, and information about what to do after a crash. We'll also reimburse the first named insured \$25 upon receipt of printed or digital photos from the scene.

**No radius restriction:** Our policies cover you in all 48 contiguous states, Alaska, and Canada.

These are just some of the ways we can help protect you and all that you value. If you have questions or would like more information, talk to your agent. We look forward to continuing our conversation with you.

#### APPLICABLE TERMS & LIMITS

Unless otherwise stated, insurance benefits are subject to exclusions, limits and deductibles as specified in the policy, the endorsements to the policy, and the policy declarations.

Property and casualty coverages are underwritten by a member of the Sentry Insurance Group, Stevens Point, WI. For a complete listing of companies, visit [sentry.com](http://sentry.com). Policies, coverages, benefits and discounts are not available in all states. See policy for complete coverage details.