



Northland Announces Two Great Cargo Form Choices

- Northland Premier Cargo Coverage Form
- Northland Custom Cargo Coverage Form

Transportation cargo coverage forms vary significantly. Northland now offers two great options designed to meet the specific needs of your customers.

Northland continues to offer our broadest and most comprehensive form, the Premier Cargo Coverage form and now adds the new Custom Cargo Coverage form which can be individually tailored to your customers' needs.

Regardless of which cargo coverage form the insured chooses to buy, the insured gets the following coverages included, in varying limits, as specified in the Premier or Custom Cargo Claim mitigation:

- Coverage form selected:
 - Debris removal
 - Defense and associated costs
 - Earned freight
 - Fire department service charge
 - Pollution removal
 - Reload Expenses
 - Reward coverage for stolen vehicles
 - Towing*
 - Traffic & Security Charges

Remember – Northland cargo coverage forms have no coinsurance penalty and provide up to a \$1 million catastrophe limit.

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Premier Cargo Coverage Form

The Premier Cargo Coverage form remains our broadest and most comprehensive form containing very few limitations. Northland's Premier Cargo Coverage form provides coverage for:

- A named insured's legal liability from point of pick-up to destination
- The named insured who hauls their own goods
- Hired car cargo coverage**
- Northland offers the Premier Cargo Coverage form to renewals and new business applicants with more than two years in business.

Custom Cargo Coverage Form

It's all about options! The Custom Cargo Coverage form is primarily designed for new ventures, meeting the distinctive needs of trucking businesses that are just starting out in the industry. Customers can choose to purchase only the coverages they want with the availability of buyback endorsements. Insureds need only match the coverage they need with the commodities they haul.

- Buyback options include:
 - Copper/aluminum
 - Electronics
 - Hard liquor
 - Increased earned freight limit coverage
 - Pharmaceuticals
 - Temperature control load coverage

Contact us with any questions regarding these exciting new options.

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* Towing expense is offered in addition to the limit on Premier coverage and within the limit on Custom coverage.

** Please refer to policy and endorsements for specific language.