



Transportation & Logistics

Modern commerce relies on fast and secure shipping, which means that distributors as well as transportation companies must ensure the safety of their drivers, passengers and cargo every step of the way. Whether your cargo is traveling by ground, air or sea, Equity Risk Partners has your insurance needs covered.

Types of Companies

- Auto Aftermarket Distributors and Retail
- Logistics Providers
- Marine
- Rail
- Rail Services
- Trucking Providers
- Transportation Equipment
- Vehicles and Parts Manufacturers

Key Risk & Insurance Components

- **Automobile Liability** exposure is very high since it includes loading and unloading of freight. There is considerable opportunity for injury should the movers drop or overturn items being carried. Children may be present during loading or unloading operations, requiring additional caution. For passenger transportation risks, training must be ongoing, with regular reviews.
- **Property** exposure can be high if the company repairs, refuels, and maintains its own vehicles on premises. Wherever repairs occur, there is exposure to flammable liquids.
- **Workers' Compensation** exposure comes from driving, loading and unloading furniture, and repair and maintenance activities. Training on material handling devices and equipment are important to review. If independent contractors are used, responsibility for Workers' Compensation coverage must be specified by contract.