



Summer Newsletter 2022



Gap Insurance

This coverage protects truck owners with payments owed on trucks that end up stolen or totaled in an accident. It covers the gap between current value and amount still owed.



Debris Removal

In the event of an accident, this coverage pays for the pickup and cleaning of spilled cargo.



Earned Freight

If there's an accident or miscommunication and your shipment cannot be delivered on time, this coverage can pay for any lost income.



Non-Trucking Liability

Insurance pays for an accident when the driver/ truck is not under dispatch. The coverage is sometimes referred to as deadhead coverage or bobtail liability.

Bringing Passengers along with you on the Road

Most professional semi-truck drivers can be out on the road for days at a time, leaving it difficult to stay busy at times. To avoid loneliness, drivers sometimes bring along different things during the trip or even bring along a passenger to pass the time with.

Here are a few ways that you and your drivers can safely stay occupied while on the road:

- » Podcasts & audiobooks are great options to learn while keeping eyes on the road.
- » Using a bluetooth system is a much safer alternative when speaking to loved ones.
- » Getting a full night's sleep and eating well make a difference when enjoying the trip.
- » Nowadays, there are tons of apps available and finding new music is easy!
- » Learn about your surroundings. Your destination is more than just a road sign.

Allowing unauthorized passengers to ride along in insured vehicles has become a serious exposure among owner operators. Being involved in an accident with an unauthorized passenger in the vehicle greatly increases your liability no matter the distance being travelled. In the event of a claim, the driver becomes liable for any injuries to the passenger in which case your insurance carrier may not cover the bodily injury from the accident. To be on the safe side, it is best to never allow an unauthorized passenger in your truck under any circumstances.

Do I Need Trucker's Pollution Coverage?

Pollution can be defined as the introduction of harmful materials (pollutants) into the environment. Most standard auto liability and general liability policies specifically exclude pollution coverage and can leave your business uncovered in the event of a claim. If you are unsure if your existing policy includes this, contact our office today and we will be more than happy to check for you. Below are a few examples of trucking operations that might want to consider adding trucker's pollution coverage to their policy:

- » **Explosives** Fireworks, dynamite
- » **Flammable Liquids** Fuel Tankers
- » **Gasses** Flammable & poisonous
- » **All Other Hazmat Classes**

Combating Fuel Costs

- Budget for Higher Fuel Costs
- Drive According to the Speed Limit
- Use an App to Track MPGs Regularly
- Ask Your Shipper for Extra Fuel Credits
- Plan Routes and Loads Ahead of Time
- Ensure Vehicles are Properly Tuned
 - Try to Avoid Rush Hour Traffic
 - Join a Fuel Loyalty Program

¡Hablo español!



Employee Spotlight Gemma Lopez

This quarter we would like to introduce one of the newest additions to our team, Gemma! Gemma has been an amazing addition to our team and has gone out of her way for our valued clients by learning all about the trucking industry to better understand their insurance needs. We are excited to have Gemma aboard as she is ready to custom tailor a package best suited for your needs and she is well versed in the many different areas of insurance. Contact Gemma at (805) 574-8257 or at glopez@harmonyinsuranceagency.com to get your business quoted and she will be happy to help!

