



# THE LANCER ADVANTAGE

- Lancer Insurance Company is an A rated company
- Lancer affords a package policy for liability, physical damage, cargo and general liability
- Using the package policy, your insured will be dealing with a claims adjuster of one carrier
- We offer both a Trucker's Form and Motor Carrier Form; Business Auto Form is used for NTL
- Our Physical Damage Form provides GAP coverage without a charge (excluded in NY and VA) and Towing is included at no additional premium
- We offer a Combined (Basket) Deductible covering the tractor, trailer and the cargo
- Our Cargo Form offers broad coverage with limited exclusions (pending approval in VA and NH):
  - Debris and pollution removal with higher separate limits for each
  - Catastrophic limit of \$1 million
  - Towing expense coverage
  - Expanded refrigeration coverage
  - Reload expense coverage
  - Earned freight charges
  - Traffic and Security expense coverage
  - No coinsurance penalty
  - and much more!
- Deluxe Coverage Endorsement offered on 1 unit accounts includes a Diminishing Deductible, Aggregate Deductible, Personal Effects Coverage, Downtime Loss and Rental Reimbursement (pending approval in FL and VA)
  - For Owner Operators, coverage is provided at no additional charge and existing Owner Operator clients are grandfathered into the Diminishing Deductible
- Family Emergency Travel Coverage offered with Deluxe Coverage Endorsement (pending approval in FL and VA)
- Access to qualified claims personnel "24/7/365" enabling us to resolve matters fairly and efficiently, and quickly get your clients back on the road
- Excellent Loss Control team and a wide array of free and exclusive loss prevention tools-training videos, manuals, and newsletters to help reduce risk and ensure regulatory compliance

**ALL THIS AND..."THE DIFFERENCE IS OUR ATTITUDE!"**



Lancer Management Company, Inc.  
Member Company: Lancer Insurance Group