



# Choice Coverage® Plus

Trucking is a tough business with long miles, long hours, and a long list of regulations. When it comes to truck insurance, Great West has bundled many of the coverages motor carriers need into one complete package called Choice Coverage® Plus.



## **Pet Coverage Included!\*\*\***

- Provides \$1500 of coverage if a dog or cat is injured or passes away due to a covered loss
- No deductible applies to this coverage

\*\*\*Pet coverage terms may vary in Virginia.

## **Diminishing Deductible**

For each consecutive annual policy period that did not have a paid comprehensive, specified perils, collision, or cargo loss, up to \$1,000 of the deductible will be reduced by the percentage listed below:

No. of Loss-Free Policies with Endorsement *	Deductible Reduction
Less than 1	0%
1	25%
2	50%
3	75%
4 or more	100%

\* If any physical damage or cargo loss is paid, the deductible reduction will revert back to 0% if coverage is renewed.

## **Mechanical Breakdown Coverage**

The Mechanical Breakdown coverage is subject to a per loss deductible of \$250. Mechanical Breakdown coverage includes:

- **Towing**

- ◊ Towing and/or roadside labor to a covered auto disabled due to a mechanical breakdown
- ◊ \$500 less the deductible for any labor performed on a covered auto at the place of disablement
- ◊ Limit: \$5,000 for towing to any facility chosen by the motor carrier

- **Rental Reimbursement**

- ◊ The cost of renting replacement tractors, trucks, and trailers when a covered breakdown occurs
- ◊ Limit: \$200 per day; \$1,000 maximum

- **Emergency Expenses**

- ◊ Emergency expenses related to a mechanical breakdown, including lodging, meals, vehicle rental, etc.
- ◊ Limit: \$100 per day; \$500 maximum

## **Electronic Equipment \*\***

- Electronic equipment while inside or attached to a covered auto
- Limit: maximum \$2,500 per loss, less a \$250 deductible

## **Personal Property Coverage \*\***

- Loss to personal property owned by you; property must be inside the covered auto at time of loss
- Limit: per loss maximum of \$2,500; less \$250 deductible
- Certain losses are not covered

## **Miscellaneous Equipment Coverage \*\***

- Covers, binders, tarps, tie-downs, chains, and other equipment used to secure cargo on non-owned trailers
- Limit: \$500 per loss; \$100 deductible

\*\* Coverage is excess over any other insurance coverage available for the same loss.

