

Combine Coverages & Save!



A **Combined Deductible Endorsement** can take the potential savings of **bundling coverage** a step further. When coupled with our physical damage and cargo coverages, the Combined Deductible Endorsement can save thousands of dollars in out-of-pocket deductible costs.

Combined Deductible Endorsement

Ordinarily, if there is a claim for an accident resulting in damage to the tractor, trailer and cargo, the insured would pay multiple deductibles. However, with a Combined Deductible Endorsement, the insured would pay only one deductible** in the event of a loss involving both physical damage and cargo coverages...whereby reducing out-of-pocket costs!

Example of Potential Cost Savings

WITHOUT Combined Deductible Endorsement	WITH Combined Deductible Endorsement
Deductible for Tractor \$ <u>1,000</u>	<p>Highest deductible among tractor, trailer, and cargo is the total deductible paid for a physical damage and cargo loss = <u>\$1,000</u></p>
Deductible for Trailer + <u>1,000</u>	
Deductible for Cargo + <u>1,000</u>	
Total deductible paid by insured for tractor, trailer, and cargo loss = <u>\$3,000</u>	

A current Lancer insured with a diminishing deductible under the Deluxe Coverage Endorsement can benefit from additional savings!

Physical Damage

- GAP coverage automatically included in the physical damage form at no additional cost*

Cargo

- Broad cargo coverage with limited exclusions
- Expanded refrigeration coverage
 - Freezer breakdown included with no additional endorsement required
 - Freezer breakdown includes operator error and failure to fuel
- No exclusion for wetness and dampness
- Earned freight charges
- Debris and pollution removal with separate limits of \$25,000
- Towing and reload expense coverage for cargo spilled due to covered cause of loss
- Traffic and security expense coverage
- Catastrophic limit of \$1 million
- No coinsurance penalty

* GAP coverage up to coverage limit. Not available in NY and VA.

** Trailer Interchange is not included in the Combined Deductible Endorsement. Physical Damage and Cargo must be insured for all equipment involved in the loss on the same Lancer policy carrying the Combined Deductible Endorsement.

See policy forms for full terms and coverages.