

The Lancer Advantage



At Lancer, we complement our A- “Excellent” AM Best-rated insurance with enhancements and coverages specifically designed for established trucking companies, new venture operators, and leased carriers that operate over intermediate and long-haul routes. It’s what we call **The Lancer Advantage.**

The Lancer Advantage features:

- Package policies for liability, physical damage, cargo and general liability
- No radius restriction in coverage within the lower 48 states
- Physical Damage Form that provides GAP coverage without a charge and towing to the nearest facility in the event of a covered cause of loss*
- Cargo Form that offers broad coverage with limited exclusions
 - Reefer breakdown, including loss due to operator error
 - No higher or separate cargo deductible for loss due to reefer breakdown
 - Debris and pollution removal with a separate limit of \$25k
 - Earned freight charges
 - No coinsurance penalty
 - And much more!
- Optional Combined (Basket) Deductible covering the tractor, trailer and cargo
- Deluxe Coverage Endorsement**
 - Diminishing Deductible
 - Aggregate Deductible
 - Personal Effects Coverage
 - Downtime Loss and Rental Reimbursement
- Family Emergency Travel Coverage***
- Filings processed online with all Federal and State agencies, where available
- Access to qualified claims personnel 24/7/365, enabling us to resolve matters fairly and efficiently, and quickly get insureds back on the road
- Our Loss Recovery Program that assists policyholders in recovering money for out-of-pocket and downtime expenses, including the deductible, when others are at fault for the loss
- Exceptional Loss Control team and a wealth of loss prevention tools
- The SafetyLink Hotline to help insureds navigate the maze of trucking-related regulations

All this and... “The Difference is Our Attitude!”

* GAP coverage up to coverage limit. Not available in NY and VA. Towing — see policy terms and conditions.

** Available on 1-9 unit carriers. Carrier must also have physical damage and/or cargo on policy to add endorsement.

*** Available on 1-9 unit carriers that carry Deluxe Coverage. Not available on Non-Trucking Policies.

Endorsements are an extension of current policy liability, physical damage, and/or cargo coverage. See policy forms for full terms and coverages.