



# Got Owner Operators?

## *You've Got Questions?*

1. Do you know what coverage to require of Owner Operators and why?
2. Are you confident they are carrying the coverage you require?
3. Are you sure their coverage is in force and hasn't been canceled for nonpayment of premium or some other reason?
4. Would you like their bobtail policy to cover your deductible if they damage your trailer?
5. Would you like their bobtail policy to cover your deductible if they damage cargo?
6. Do you have trouble getting certificates of insurance from Owner Operators?
7. Do you have trouble understanding the different types of certificates of insurance that you receive from Owner Operators?
8. Do you spend time chasing renewal certificates of insurance from Owner Operators?

## *We've Got Answers!*

Our bobtail program for fleets with Owner Operators offers you, the motor carrier, and your independent contractors the following benefits:

1. A discounted group rate.
2. Guaranteed coverage and enrollment that you control.
3. Coverage that reimburses you for your cargo deductible.
4. Coverage that reimburses you for your damaged trailer deductible.
5. Assurance that the Owner Operator is carrying the coverage you require; has coverage in force; and it has not lapsed for non-payment.
6. Broad coverage which includes towing, gap coverage, and comprehensive physical damage.
7. Convenient monthly settlement deduction payment terms.
8. Includes an option for occupational accident insurance.
9. Potentially lowers the cost of your physical damage insurance policy.

### ***Navigator Truck Insurance Agency***

All we do at the ***Navigator Truck Insurance Agency*** is truck insurance. We work hard at being accessible, helpful, and result oriented. How can we put our services to work for you?