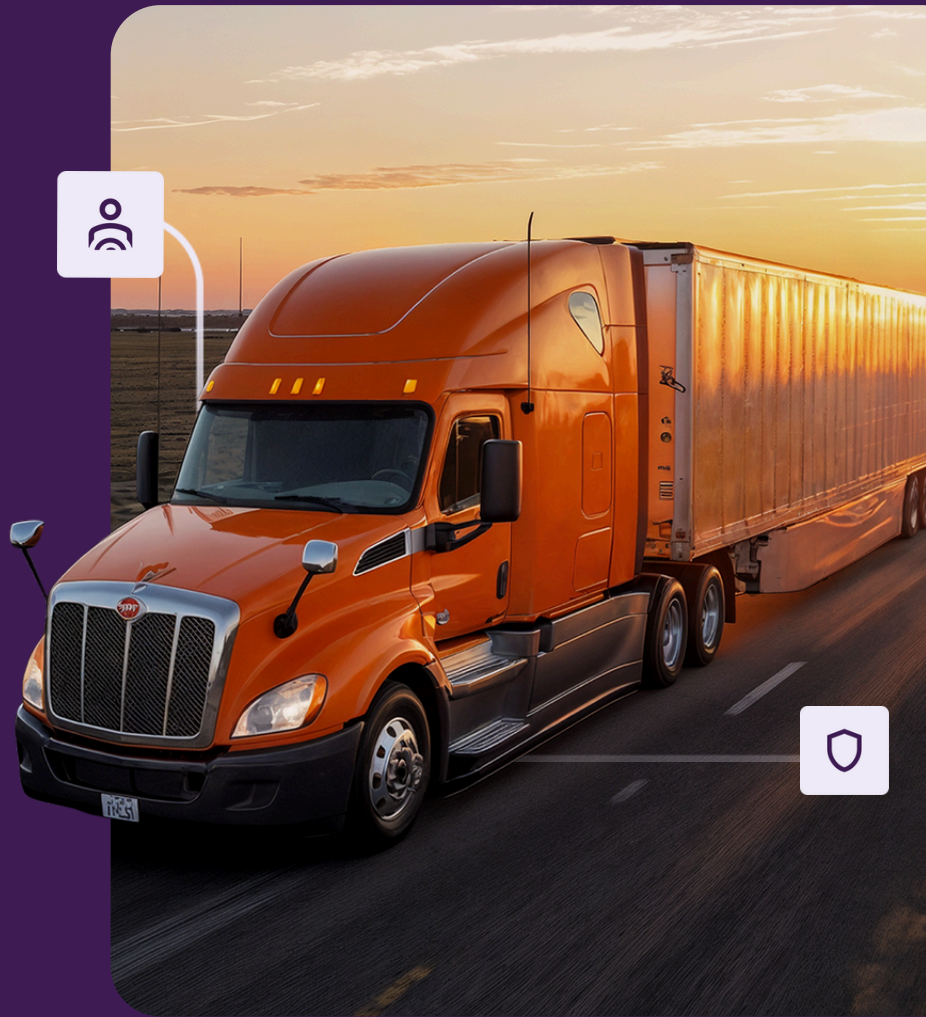


Auto Physical Damage Coverage Made Easier.

With a lightning-fast quote-to-bind experience, a streamlined claims filing process, and a responsive, knowledgeable customer service team, Cover Whale's APD program provides important protection **without the detours.**



Appetite Overview



Power Units

- Small Truck / Non-fleet: **1-10**
- Fleet: **11-75**



Target Operations

- Common Carriers
- Contract Carriers
- Freight Haulers
- Intermodal / Port Carriers
- Dirt, Sand, & Gravel Haulers



DSG available nationwide



Eligible Vehicles

- Light, Medium, Heavy, and Extra-Heavy Trucks
- Tractors and Trailers



Ineligible Vehicles & Operations

- Tow Trucks and Garbage Haulers
- Logging and Livestock Haulers
- Cement and Concrete Pumpers*
- Car Carriers / Multi-car Trailers
- Mobile Cranes, Buses, Taxis, and Municipal Fleets

*Dirt, Sand, & Gravel is accepted as an eligible operation.



APD Program Limits

- Tractor: Up to \$200,000–\$220,000
- Trailer: Up to \$100,000–\$110,000
- Tractor + Trailer (combined): Up to \$300,000–\$330,000
- Maximum per Occurrence: \$1,000,000

Optional Endorsements

- Lease Gap Coverage: \$7,500 per occurrence; \$15,000 aggregate
- Rental Reimbursement: \$15,000 per occurrence



Towing Coverage Highlights

- Limit up to \$25,000 nationwide
- Covers recovery or removal after accident or disablement
- Applies to reasonable towing and storage charges
- Towing included as standard benefit with option to increase up to \$25,000
- Flat surcharge may apply at higher limits



Ready to work at the speed of Cover Whale?

CONNECT WITH YOUR COVER WHALE BUSINESS DEVELOPMENT MANAGER TODAY TO LEARN MORE ABOUT OUR AUTO PHYSICAL DAMAGE COVERAGE.