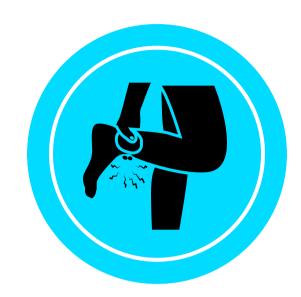
# Understanding Arkansas Trucking Insurance Coverage



### **Auto Liability:**

Covers damages to the other party if a trucker is at fault in an accident.



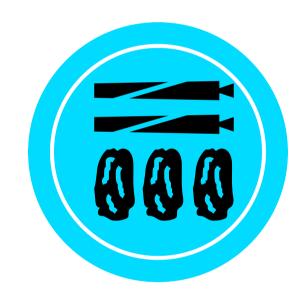
### **Physical Damage:**

Shields against damages from collisions, storms, theft, or vandalism.



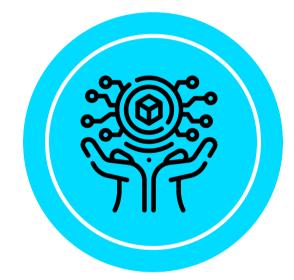
#### **Motor Truck Cargo:**

Protects against unexpected damage or loss during transit.



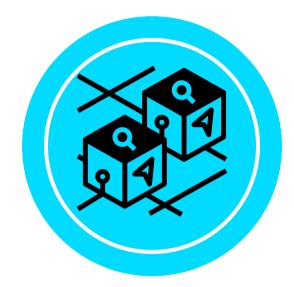
#### Reefer Breakdown:

Covers the cost of lost goods when refrigerated units malfunction.



## Non-Owned and Trailer Interchange:

Covers repair costs for trailers not owned.



### Non-Trucking Liability:

Covers accidents unrelated to hauling cargo.



#### **Excess Liability:**

Provides additional coverage beyond primary policies.



### Workers Compensation:

Provides medical benefits and wage replacement for injured



### Occupational Accident:

Covers medical expenses and lost income for covered injuries.