



CLAIMS REVIEW – TRUCK INSURANCE

To illustrate how valuable Avalon's Truck Insurance program is in managing your business risks, we compiled the following claims.

Flying Parts

An insured truck driver was traveling northbound when the drive shaft of the vehicle fell onto the road. To miss the part, a Dodge Caravan swerved and hit a Ford Explorer, which flipped three times. A father and his three children in the Dodge Caravan sustained mild injuries, while his wife had a head laceration requiring skin grafts.

The claim was submitted against the Trucker's policy, which provided both Physical Damage and Truckers' Liability coverage. The insurer paid the following amounts:

Physical Damage:

- \$67,500 for damage to the insured truck

Truckers' Liability:

- \$6,500 for property damage to the Dodge Caravan
- \$3,200 for property damage to the Ford Explorer
- \$7,000 for bodily injury to the husband and children
- \$60,000 for bodily injury to the wife

Total amount paid: \$144,200

Blind Spot

An insured truck driver was operating his vehicle, heading north and preparing to turn left. The driver noticed another large truck in the left southbound lane. The other large truck blocked the view of a Nissan Sentra, which was in the right southbound lane.

The insured driver started to turn left and hit the Nissan. The injuries of the Nissan driver included: a fractured ankle, forehead laceration and head trauma causing permanent limitations on range of motion.

The claim was submitted to the insurance company, which was covered under the Physical Damage and Truckers' Liability policies. The insurer paid the following amounts:

Physical Damage:

- \$4,163 for damage to the insured truck

Truckers' Liability:

- \$5,317 for property damage to the Nissan
- \$175,000 for bodily injury to the driver of the Nissan

Total amount paid: \$184,480

For more information on Truck Insurance, contact your local Avalon office or email marketing@avalonrisk.com