

INSURANCE OPTIONS FOR INDEPENDENT CONTRACTOR TRUCKING PROFESSIONALS

Wave Express cares about the success of your business. To help you succeed, we've partnered with Cottingham & Butler for competitive direct payment insurance offerings. Proper insurance coverage is critical to protecting your business as an independent Contractor. Please review the information within this guide carefully and consult with your Contractor Services Coordinator at 563.587.5600 with questions.



COVERAGES OFFERED:

Driver Criteria	p. 1
Unladen Auto Liability	p. 2
Physical Damage	p. 3
Occupational Accident	p. 5

Apply Online via Smartphone or Computer
<https://signnow.com/s/xVJoNJrq>

The information described herein is only intended to be a summary of your insurance options. It does not describe nor include all benefit provisions, limitations, exclusions, or qualifications for coverage. Please review your policy for a complete explanation of your benefits. If the benefits conflict in any way with the policy, the policy will prevail.

The background of the advertisement is a photograph of a semi-truck driving on a two-lane road that curves through a mountainous landscape. The mountains are covered in dense evergreen forests, and the sky is overcast. The Cottingham & Butler logo is overlaid on the right side of the image.

Cottingham & Butler

DRIVER CRITERIA (HUDSON)

Please note that any driver not meeting the following driver criteria as verified by MVR's (not more than six (6) months old) will be referred to Underwriters with recommendation to the exclude the driver, increase the rate and/or deductible or cancel the coverage.

- Drivers under the age of Twenty-three (23) and over the age of Sixty-seven (67) are excluded drivers unless agreed in advance by the Underwriters.
- Drivers with less than two (2) years driving experience driving equipment similar to that Insured under this certificate are excluded drivers.
- The operator must have had within those 2 years experience of driving 2 winter seasons.
- Drivers without a current valid driver's license are excluded.
- Drivers with three (3) or more minor violations in the past thirty-six (36) months as defined below must be referred to Underwriters.
- Drivers with two (2) or more chargeable accidents in the past thirty-six months must be referred to Underwriters.
- Drivers with any major violations in the past as defined below must be referred to Underwriters.

Violations - For the purpose of this policy violation means "conviction"

Major Violations

- DWI, DUI, implied consent, any drug related violation.
- Manslaughter or negligent homicide
- Any Felony Conviction
- Racing
- Hit and Run
- Reckless driving
- License suspension for points
- Driving whilst license suspended
- Fleeing/eluding arrest

Minor Violations

- All moving violations other than major violations listed above are considered minor violations.
- The following non-moving violations are considered to be minor violations;
 - Defective brakes
 - Defective equipment (safety related)
 - Oversize
 - Overweight. Two (2) overweight violations equal one (1) minor

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UNLADEN AUTO LIABILITY – HUDSON

Program Pricing & Fees:

Limit: \$500,000

\$201.56 per month*

* Does not include electronic transactions fees. **

* Vehicles registered in NY are ineligible.

What is it?

Unladen Auto Liability pays damages to 3rd party property or people (auto-liability) when not in the business of trucking. This program includes coverage for Underinsured and Uninsured motorists and Personal Injury Protection at your States Required Minimums.

Why buy it?

- Your contract with your motor carrier may require you to carry Unladen Liability.
- You are responsible for liability coverage for personal use of your truck.

Coverage Form

Auto Liability for a covered auto that:

1. Does not contain or is not carrying property of others; or
2. Is attached to a trailer that does not contain or is not carrying property of others.
3. Who is An Insured does not include: (i) anyone engaged in the business of transporting property by auto for hire who is liable for your conduct; (ii) a motor carrier, or (iii) any of your household members.

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PHYSICAL DAMAGE – HUDSON

Physical Damage insurance pays for damages to your covered truck or trailer resulting from a covered claim and towing for mechanical breakdown if elected.

Program Pricing & Fees: \$5.03 per \$1,000 value per month + \$1.56 Admin Fee

Example Cost: \$35,000/\$1,000 x \$5.03 + \$1.56 = \$177.61 monthly cost

Limits	
Any One Vehicle	Lesser of Stated Amount or ACV
Towing & Storage	No limit
Gap Coverage	\$15,000
Deductible	
Per Unit or Combined Tractor/Trailer	Per Unit
Collision	\$2,500
Comprehensive	\$2,500
Valuation: Lesser of Actual Cash Value, Stated Amount or Cost of Repair	

Mechanical Breakdown Coverage

Pricing: Additional \$15 per month

- Pays up to \$5,000 for towing costs to nearest repair facility capable of making the necessary repairs
***One claim per covered auto per policy period**

Glass Coverage

Pricing: Additional \$12 per month

- Subject to \$100 deductible for damage greater than \$100
- No deductible if damage is less than \$100
***One claim per covered auto per policy period**

Truck Plus Endorsement (Optional)

Pricing: Additional \$18 per month

- See next page for coverage details, limits and deductibles.

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TRUCK PLUS COVERAGE DETAILS: Additional \$18.00 per month.

Downtime	Provides benefits when a scheduled vehicle is out of service due to a covered Physical Damage loss. Benefits are \$150 per day, for the length of time required for repair up to 30 days, subject to a \$5,000 maximum per claim. A five (5) day waiting period applies beginning the day after the insurer provides authorization to repair. Benefits are not payable for a theft, or downtime due to mechanical breakdown or any reason other than a covered loss.
Personal Effects	Provides coverage for loss of personal belongings that are kept in your scheduled vehicle, but not permanently attached to the vehicle. The property must be in the covered auto at the time of loss. The coverage provides benefits up to a \$5,000 annual limit with a \$250 deductible per claim. Benefits are not available for the following: Accounts, bills, currency, deeds, evidence of debt, money, notes or securities; electronic equipment or tapes, records, discs or other similar audio visual or data electronic equipment; jewelry, watches, necklaces, bracelets or rings; precious metals and stones such as gems, gold, platinum or silver; furs; animals, birds or fish; motorized vehicles. This coverage excludes "Loss" caused by the following: Theft if, at the time of the "Loss" the Covered Auto is unattended, unless the Loss is the result of forcible entry into such vehicle while all doors, windows or other openings are closed and locked and provided there are visible signs or marks of forced entry; Mysterious disappearance of the covered property. Collusion, conversion, embezzlement, secretion or any other intentional loss to the covered property. Coverage is excess over any other collectable insurance.
Electronic Equipment	Pays the lesser of actual cash value, repair cost or replacement cost, up to a limit of \$5,000 for any one loss subject to a \$250 deductible, for loss to electronic equipment, including satellite communication equipment, antennas, tapes, records, discs or other similar devices used with the electronic equipment and other accessories used for audio, visual or data purposes. At the time of loss the equipment must be in or on the covered auto. Benefits are not available for the following: Equipment used to operate the covered auto; Radar detection devices; Actual data, however maintained; Facts, concepts or instructions converted to a form for use with electronic equipment; The cost to reproduce or replace information placed on electronic equipment; Any satellite and satellite equipment, speakers, stereo equipment, computers and computer equipment, monitors or televisions not permanently installed to the covered auto. In the event of other insurance for the same loss, the coverage provided by this endorsement will be excess over any other collectable insurance. Other exclusions apply.
Single Deductible	You will pay the deductible stated on the declarations page only once for damages to your tractor and trailer when both are insured by this policy and are damaged by the same covered cause of loss.
Diminishing Deductible	Insured deductible will decrease 25% of the deductible amount at policy inception for every year in which the insured does not have a loss until the deductible reaches \$0. The deductible will reset to the original amount as at policy inception when the insured has a loss.
Tarps, Chains and Binders	Provides coverage for loss of tarps, chains and binders up to a limit of \$1,000 and subject to a deductible of \$100 per loss if the loss occurs while the tarps, chains and binders are used with the insured trailer or semi-trailer as described in the policy/certificate.

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CB

DRIVE & TOW AWAY

INDEPENDENT CONTRACTORS

OCCUPATIONAL ACCIDENT PROGRAM

DESIGNED TO PROVIDE PROTECTION WHEN HAULING

Cottingham & Butler is proud to offer an occupational accident insurance program for drive and tow away independent contractors. This program, administered by Cottingham & Butler, offers independent contractors portable occupational accident insurance coverage designed to provide protection when hauling for drive or tow away companies.

PROGRAM HIGHLIGHTS

		
EASY TO ENROLL	PORTABLE PROGRAM	CONVENIENT PAYMENT
Complete the desired plan application and submit to Cottingham & Butler	Offers flexibility and continued control	Electronic fund transfer (EFT) – credit card, debit card or ACH bank draft

3 OCCUPATIONAL ACCIDENT INSURANCE OPTIONS BASED ON AN INDEPENDENT CONTRACTOR'S BUSINESS NEEDS

PLAN SUMMARY

To review full plan summaries prior to enrolling, click on the links below.

[Plan A Summary](#)
[Plan B Summary](#)
[Tow Away](#)

	Drive Away Plan A	Drive Away Plan B	Tow Away
Class of Operation	Any class of vehicle	Any class of vehicle	Gross vehicle weight below 16,000 lbs
Rate (monthly)*	\$123.72	\$161.16	\$123.72
Combined Single Limit	\$500,000	\$1,000,000	\$500,000
Covered Accident Medical Expense	Up to \$500,000 55 week max \$0 deductible	Up to \$1,000,000/ 110 week max \$500 deductible	Up to \$500,000/ 55 week max \$0 deductible
Temporary Total Disability	Up to \$400/week for 55 weeks	Up to \$600/week for 110 weeks	Up to \$400/week for 55 weeks
Continuous Total Disability	Up to \$400/week to age 70 subject to \$200,000 limit	Up to \$600/week to age 70 subject to \$200,000 limit	Up to \$400/week to age 70 subject to \$200,000 limit
Accidental Death & Dismemberment	Up to \$150,000 Principal Sum	Up to \$250,000 Principal Sum	Up to \$150,000 Principal Sum
Non-Occupational Benefits	Combined Single Limit: \$7,500 / Medical Expense: up to \$5,000 / Accidental Death & Dismemberment: up to \$7,500		
SIGN UP NOW!	www.cottinghambutler.com/500koenroll	www.cottinghambutler.com/1moenroll	www.cottinghambutler.com/formoenroll

*Does not include EFT charges. Please contact a member of the Contractor Services Team for a formal quote.

WANT TO KNOW MORE?

Please contact a member of the Contractor Services team with any questions or for a formal quote.

ooteam@cottinghambutler.com
563.587.5600

ALL COVERAGES ARE SUBJECT TO POLICY TERMS AND CONDITIONS, LIMITATIONS, DEFINITIONS AND EXCLUSIONS. THE POLICY WILL GOVERN IN ALL MATTERS.

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BILLING INFORMATION

Pro-rated 1st Month's Premium: To start coverage, a pro-rated month's premium will be owed by the day. After the first month, coverage is billed as on/off billing. This does not apply to the Occupational Accident coverage.

On/Off Billing: If you have coverage in the month, you pay for the entire month regardless of how many days coverage is provided. If coverage is cancelled, no premiums are owed for the month regardless of which day coverage is cancelled. If payment has already been received when cancelling, a refund will be issued.

Invoicing & Automatic Withdrawal: You will receive an invoice for next month's premiums on the 25th of each month. You may trigger the payment at any time using the link in the invoice. This policy requires payment to be set up on automatic withdrawal. Automatic withdrawal will occur on the 1st of each month with a 10-day grace period if it declines. Cottingham & Butler will only process the payment once. If the payment declines, you will need to call or trigger the payment on the invoice you received.

Payment Processing Fees: There is a card processing fee of \$4.95 for each transaction of payments up to \$200.00 or 3% of premiums for each transaction of payments over \$200.00. After the first payment, auto withdrawal may be set up with ACH (routing and account number) to lessen the fee to \$2.95.

Requesting Cancellation: You may contact Cottingham & Butler at any time to cancel your policy either via email or phone. Coverage is only valid with a current lease agreement with Wave Express. If you de-lease from Wave Express, you are responsible for contacting Cottingham & Butler to cancel your coverage.

Cancellation for Non-payment: Coverage will be cancelled for non-payment if payment is not received by the 27th of the month. Please keep in mind the invoices for the next month will go out on the 25th.

CLAIMS INFORMATION

Claims are reported to the underwriting company directly.

Unladen – Hudson Insurance Company Claims:

Phone: 844-338-5001 Email: Hudsonclaims300@hudsoninsgroup.com

Physical Damage – CBSC Claims: Phone: 1-877-326-3817

Occupational Accident – Avant Claims: Phone – 1-800-542-2441

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