

# Short Term Truck Insurance

## Understanding Why I Need Short-Term/Drive-Away Truck Insurance?

Are you a driver thinking about purchasing a truck and becoming an owner operator or are you an owner operator thinking about getting your DOT operating authority or even a person with a lot of transportation experience wanting to know more about commercial transportation insurance technique and policy in order to further assist the trucker? This article is for you!

There are certain hard to find commercial truck insurance policies that fit situations in the work life of the Trucker that surely would make his/her life a little easier if they knew what to ask for and how it fits into their overall business circumstances.

The Short term drive-away commercial truck insurance policy when it is bundled within the overall commercial trucker insurance protection package of policy(s) makes for a special value for you the trucker and that makes more sense for the insurance company to continue to make it available.

The policy is so in-expensive by comparison most Commercial Truck Insurance Carriers, exec's hardly think it is worth while based on monetary return value compared with the overall risk exposure of the high policy limits of \$1,000,000 Auto Liability Bodily Injury and Property Damage coverage.

### Striving to Serve

What really matters to you as a purchaser as you begin to select your truck insurance retail insurance agent is to select an agent that will offer you advise and is knowledgeable about Short-Term/Drive-Away Commercial Truck Insurance as an option. The truck insurance specialist/retail agent that strives to offer you options that make your work life a little easier is the one you want to choose to do business with.

### The Short-Term Policy

Available today in the marketplace is a variety of offers for short-term coverage. In my opinion the best value based policy is described here in this article. You can purchase commercial short-term/drive-away truck insurance for a policy period of 30 days on a tractor/power unit GVW of 26,001lbs and up.

Described here is the short-term/drive-away policy. Two policies sold in tandem together; (1) 1,000,000 Combined Single Limit Auto Liability covering Bodily Injury/Prop-

erty Damage \$59 for 30 days coverage; (2) Physical Damage and Collision \$1,000 deductible bases premium on the value of the tractor (x) \$5.50 per \$100 value of the tractor divided by 12 months, will give you the 30 day rate, plus a \$50 policy fee. Insuring agreement of the short term policy edition spoken of above prohibits the commencing of commerce, interstate or intrastate during the duration of the policy.

### Understanding the USE of the Short-Term Policy

This policy stipulates you cannot engage in that part of commerce where you the insured are under a dispatch order, have a load on your truck, laden as directed by bill of lading, moving cargo for hire, for yourself and/or private carrier movement.

The purchase of the temporary policy provides credible insurance coverage in order to move a power unit over the roads legally is compliance with DOT, FMCSA, lien-holder or loss-payee (financial institution or individual). For example, you may move about over the road for truck purchase, provide maintenance, striping, lettering, repair, and after market applications prior to establishing your permanent insurance. The Short-Term/Drive-Away insurance policy is universally accepted throughout the transportation industry. It is a convenience temporary policy.

### Most Common Problem(s)

- A problem that is always in need of a good remedy is getting over the road to a fleet recruiter to apply for work prior to signing a permanent annual lease under a motor carrier fleet operator before you establish permanent insurance.

- Beware caution, non-trucking liability commonly known as a Bob-Tail policy insuring agreement does not cover claims that occur prior to a permanent executed contract with a motor carrier. Therefore while you are visiting around to establish work prior to signing a motor carrier contract as a lease on operator if you do not have permanent insurance and what you have is Bob-Tail (NT), then probably you do not have insurance that will respond to a claim. Most people are unaware of this fact.

- Getting your newly purchased tractor over the road after your purchase from a dealer or individual and you have not made arrangement for purchasing your permanent insurance.

Purchasing short-term insurance will solve these two problems. Certainly Short-Term/Drive-Away coverage has wide appeal.

### Truck Transportation

Other industry market place vendors and providers understand the important application of this useful insurance policy as a "tool" for their tool box in implementing their over all sales strategy such as:

- Small and large truck dealers
- Small and large fleet recruiters
- Equipment finance entities

A Win...Win... solution when you decide to purchase temporary Short-Term insurance, you have the piece of mind that more time allows you prior to making important less hurried decisions. You can move about over the road knowing you are properly covered by an appropriately purchased policy and are covered for your temporary circumstances.

You can get your truck home, work on your truck, go see a recruiter. But remember that main limitation of this policy. You are prohibited from engaging in commerce by carrying cargo (any kind of freight) until you have arranged and have begun your permanent insurance.

### We Know Truckin'

In an effort to better help the Trucker with meaningful solutions. We are expanding our specialized services to exceed the customer demands by offering such a "tool kit" policy such as Short-Term/Drive-Away coverage. We are looking out for the success of your trucking operation. Absolutely the best value for you!

For more information visit our site at [www.shorttermtruckinsurance.com](http://www.shorttermtruckinsurance.com)

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