

## Transportation

# Keeping your business moving ahead

Transporting goods, materials, and passengers can be hazardous, with risks ranging from accidents and injuries to cargo loss and hazardous material spills.

Wells Fargo Insurance can help. We have decades of experience helping companies like yours protect assets, manage liability, and ensure drivers are adequately trained to prevent accidents and safety violations. Whether you operate a single vehicle or an entire fleet — moving commercial or personal goods, domestically or around the world — we can leverage our strong relationships with insurance carriers to secure cost-effective, customized insurance.

Our services don't stop at insurance. We can also advise you on alternative ways to finance your risk, such as captives, trusts, and retentions. We offer access to customized risk control services to help you prevent loss, reduce costs, meet regulatory requirements, and improve productivity.

## Managing risk for the entire journey

Every vehicle on the road can expose your business to potential loss, from driver injury to damaged cargo. So we support all types of trucking operations, including owner/operators, local and long-haul fleets, and:

- Household goods movers
- Dry vans
- Refrigerated units
- Tankers — food grade and hazardous
- Lowboy and flatbed
- Heavy-haul and extra-heavy-haul trucks
- Piggybacks and other intermodal transport
- Dump trucks



We also provide comprehensive strategies for the marine portion of your business, helping you manage risks from warehouse fires to jettisoned cargo. We support both domestic and international marine clients including:

- Cargo carriers
- Freight forwarders
- Logistics companies
- Consignees

## Safeguarding passengers and profits

Another risk in the transportation industry is the movement of passengers. In addition to passenger insurance that may be mandated by contracts or regulations, we provide access to insurance for employee injury, which can reduce your financial exposure. We work with transportation providers such as:

Together we'll go far



- School bus operators
- Charter and tour companies
- Limousine and taxi services

## Commercial transport coverage

We work closely with you to understand your business so we can build a customized property and casualty program, including coverage for:

- Commercial auto liability
- Workers' compensation
- Occupational accident
- General liability
- Cargo liability
- Environmental liability
- Warehouse legal liability
- Excess and umbrella liability
- Professional liability

## Personal property protection

If you manage relocation programs and personal goods transportation, we provide access to products that limit your liability for physical loss or damage, provide full replacement value, and include high aggregate limits for:

- Household goods transit
- Cargo liability
- Errors and omissions
- Motor truck cargo

## Gaining momentum

Putting a strong insurance plan in place is just the beginning. We can also help you improve your business through:

- **Optimized fleet services.** We provide on-site safety evaluations, safety training, and other services to help you improve motor vehicle safety and compliance with Department of Transportation (DOT) regulations.

- **Summit Training Source.** To further lower your training costs and improve employee safety, we provide access to web-based, OSHA-approved courses.
- **Streamlined administration.** Need a certificate of insurance? Want to store maintenance logs for your next DOT audit? With our *CyberSure*® eService, you can organize insurance information, manage transactions, or make policy changes online — anywhere, anytime.
- **Employee benefits.** We can advise you on employee benefits, such as group health and life insurance, to help you attract and retain talented employees while complying with changing healthcare legislation.

## Wells Fargo Insurance

Our transportation team is just one component of the Wells Fargo Insurance property and casualty practice. As one of the largest insurance brokerage firms in the world, Wells Fargo Insurance offers access to a full spectrum of solutions, helping you solve risk challenges through all stages of your business. No matter your size or industry, we can help you identify exposures and manage risks that could impact your profitability.

## The Wells Fargo advantage

Wells Fargo Insurance brings something to the table that's unavailable from most other insurance firms: a bank partnership. As part of one of the most respected financial institutions in the world, we can work closely with the rest of the Wells Fargo organization to advise you on financial strategies, helping ensure sufficient cash flow to manage risk and meet your strategic objectives.

## How can we help?

For more information, contact your local Wells Fargo Insurance sales executive.

Products and services are offered through Wells Fargo Insurance Services USA, Inc., a non-bank insurance agency affiliate of Wells Fargo & Company.

Products and services are underwritten by unaffiliated insurance companies except crop and flood insurance, which may be underwritten by an affiliate, Rural Community Insurance Company. Some services require additional fees and may be offered directly through third-party providers. Banking and insurance decisions are made independently and do not influence each other.