



ICSA Insurance Frequently Asked Questions

- **What do I have to do to be eligible for reduced rate insurance?**
 - ICSA offers special insurance rates through our approved vendor, Mohave Transportation Insurance. Such rates are available exclusively to ICSA platinum members. Please see the membership FAQ's for more information on how to join!
- **How can I get a rate quote?**
 - If you want to find out the rate that you will pay, even before joining ICSA, you can easily do so by visiting mohaveinsco.com. Just provide some simple information and you will receive a fast, easy, no-obligation quote.
- **What coverages are offered? ***
 - **Auto Liability:** \$1,000,000 in limits / \$0 Deductible. This covers your liability (bodily injury or property damage) to third parties. Statutory minimum Uninsured and Underinsured limits are also offered in most states.
 - **Non-Owned Trailer Liability / Trailer Interchange:** \$50,000 in limits / \$2,500 Deductible (\$1,000 for UIIA). This covers damage to non-owned trailers in your possession.
 - **Motor Truck Cargo Legal Liability:** \$250,000 in limits / \$2,500 Deductible. This covers your legal liability for cargo in your care, custody and control.
 - **Commercial General Liability:** \$1,000,000 per occurrence / \$2,000,000 General Aggregate / \$0 Deductible. This covers your premises liability as well as your liability while on 3rd parties' premises.
 - **Auto Physical Damage (Comprehensive and Collision):** Actual Cash Value / \$2,500 Deductible
 - **Towing & Storage:** \$20,000
 - **Lease Gap:** \$20,000
 - **Downtime / Rental Reimbursement:** \$150 per day / \$750 per Week / \$5,000 per loss

** This list of coverages is only meant to be a broad overview. Policy Terms & Conditions will apply in the event of a loss. Please consult with your agent for any specific questions.*

What do I do if I am involved in an accident?

- **If you or someone else involved were injured, immediately call 911.**
- Turn off your vehicle and activate flashers.

- Only turn on and move your vehicle if instructed to do so by law enforcement or claims personnel.
- Only exit your vehicle if safe to do so.
- If safe, put out emergency triangles.
- Don't admit guilt.
- Cooperate with law enforcement.
- If safe, take photos of your vehicle, the location, and any damages to other vehicles or property.
- Try to get the other parties' contact information, any witness details, and the police report information.
- Call the claims line immediately at 800-491-8421 option #1.