



## Auto Physical Damage

COMMERCIAL AUTO COVERAGE TAILORED FOR UNIQUE TRANSPORTATION RISKS

**Commercial transportation is essential to the running and day-to-day activities of a variety of businesses across the globe. As an owner or operator of vehicles — anything from private drivers to commercial fleets, carriers, agricultural and construction vehicles — we can help protect your assets and cover your collision and accident exposure during the course of operation.**

### Coverage Features

- Deductibles starting at \$1,000 per vehicle
- Auto Physical Damage (APD) Primary and Excess limits
- Automotive business operating outside of the traditional transportation sector, with focus on emerging and evolving risks:
  - Last Mile Delivery Operations
  - Non-Emergency Medical Transportation
  - Electric/Autonomous Vehicles
  - Vintage and Antique Collections
- Targeting small to mid-size fleets (one-200 units)
- Enhancements for select classes:
  - Motor Truck Cargo (MTC) coverage (Limits up to \$250,000)
  - Extended Limits for Towing and HNOA
  - Trailer Interchange and Reefer Breakdown
  - Diminishing Deductible and Profit Sharing
- Coverage available in all US states
- APD and MTC offered as standalone or combined coverage

## MRM Group offers coverage for:

**Auto Physical Damage (APD)** – Provides collision and comprehensive coverage for all commercial vehicles, from private cars to heavy trucks. Our program minimizes repair/replacement costs and vehicle downtime. Offered via direct placement, quota share, or excess capacity.

**Motor Truck Cargo** – Covers owned and contracted freight during transport (pickup to delivery). Available as an endorsement or monoline policy. Enhancements include trailer interchange and refrigerated goods coverage.

**Classic Cars** – Bespoke physical damage coverage for vintage and antique fleets. Protects against loss/damage from collision, fire, theft, vandalism, and natural disaster on an Agreed Value basis. Ideal for collectors, enthusiasts, and specialty dealerships needing specialized protection. Coverage that goes beyond standard auto insurance.

## Submission Requirements

- APD Supplemental Application
- Vehicle Schedule with VIN's
- Driver Schedule with Safety Records
- Three Years Currently Valued Loss Runs

*Submissions should be directed to:*

*Tyler MacDougall | [tmacdougall@mrmlc.com](mailto:tmacdougall@mrmlc.com) | (267) 640-5161*



SPECIALTY RISK SOLUTIONS  
FOR 25 YEARS

1787 Sentry Parkway West, Bldg. 16, Suite 410, Blue Bell, PA 19422  
1-800-815-0060 | [mrmlc.com](http://mrmlc.com)

This broker communication is for informational purposes only. Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.