

Commercial Lines Transformation —

Transportation/Motor Truck Cargo Legal Liability



| Coverage item | Coverage Under PCIO AAIS | Coverage Under Harleysville AAIS | Coverage Under PolicyCenter AAIS | PCIO Impact AAIS | HV Impact AAIS |
|---------------------------------------|--|--|--|------------------|----------------|
| Transportation Coverage | Transportation Coverage IM7250 (04 94) (Declaration IM7255 (04 94)) | Transportation Coverage IM7250 (04 04) (Declaration IM7255 (01 12)) | Transportation Coverage IM7250 (04 04) (Declaration IM7255 (01 12)) | N/A | N/A |
| Debris Removal | \$5,000 excess of 25% of the amount we pay for the direct loss (180-day notice period) | \$5,000 excess of 25% of the amount we pay for the direct loss (180-day notice period) | \$5,000 excess of 25% of the amount we pay for the direct loss (180-day notice period) | Neutral | Neutral |
| Emergency Removal | 10 days after property first moved | 365 days after property first moved | 365 days after property first moved | Broader | Neutral |
| Pollution Cleanup and Removal | \$10,000 | \$10,000 | \$10,000 | Neutral | Neutral |
| Property You Have Sold | NA | When shipment rejected by owner | When shipment rejected by owner | Broader | Neutral |
| Rejected Shipment | 10 days after attempted delivery to the consignee unless in transit back to you | 10 days after attempted delivery to the consignee unless in transit back to you | 10 days after attempted delivery to the consignee unless in transit back to you | Neutral | Neutral |
| Preservation of Property | NA | NA | NA | Neutral | Neutral |
| Fire Department Service Charge | NA | NA | NA | Neutral | Neutral |
| Arson or Theft Reward | NA | NA | NA | Neutral | Neutral |

FOR AGENT USE — NOT FOR DISTRIBUTION TO THE PUBLIC

If there is any conflict between the policy and the information contained in this summary, the provisions of the policy shall prevail.

| Coverage item | Coverage Under PCIO AAIS | Coverage Under Harleysville AAIS | Coverage Under PolicyCenter AAIS | PCIO Impact AAIS | HV Impact AAIS |
|--|--|--|--|------------------|----------------|
| Motor Truck Cargo Legal Liability Coverage – Schedule Vehicle | Motor Truck Cargo Legal Liability Coverage – Schedule Vehicle Form IM7451 (01 07) (Declaration IM7456 (01 12)) | Motor Truck Cargo Legal Liability Coverage – Schedule Vehicle Form IM7451 (01 07) (Declaration IM7456 (01 12)) | Motor Truck Cargo Legal Liability Coverage – Schedule Vehicle Form IM7451 (01 07) (Declaration IM7456 (01 12)) | N/A | N/A |
| Debris Removal | \$5,000 excess of 25% of the amount we pay for the direct loss (180-day notice period) | \$5,000 excess of 25% of the amount we pay for the direct loss (180-day notice period) | \$5,000 excess of 25% of the amount we pay for the direct loss (180-day notice period) | Neutral | Neutral |
| Defense Cost | Included within the limits | Included within the limits | Included within the limits | Neutral | Neutral |
| Pollution Cleanup and Removal | \$10,000 | \$10,000 | \$10,000 | Neutral | Neutral |
| Loading & Unloading | NA | NA | NA | Neutral | Neutral |
| General Average and Salvage | NA | NA | NA | Neutral | Neutral |
| Earned Freight | \$2,500 | \$2,500 | \$2,500 | Neutral | Neutral |
| Moving Equipment | NA | NA | NA | Neutral | Neutral |
| Spare Parts | NA | NA | NA | Neutral | Neutral |
| Additional Expenses to Load or Unload Cargo | NA | NA | NA | Neutral | Neutral |
| Terminal Coverage | 50000/60 days new acquired | 50000/60 days new acquired | 50000/60 days new acquired | Neutral | Neutral |
| Preservation of Property | NA | NA | NA | Neutral | Neutral |



Document current as of April 5, 2021.

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