

ARKANSAS

SUPPLEMENT TO TRUCK APPLICATION CARGO COVERAGE APPLICATION

Horner Insurance Services, Inc.
5101 Wheelis Drive
Suite 214
Memphis, TN 38117
(901) 684-4570 FAX: (901) 684-4565

This Supplement is a part of the Application and will be relied upon by the Company as an integral part of the Application.

1. APPLICANT'S NAME _____

2. Has any company ever cancelled or refused to issue cargo insurance? Yes No

If yes, explain _____

3. Have you purchased cargo insurance in the past 3 years? Yes No

4. **PREVIOUS CARGO CARRIER AND LOSS EXPERIENCE (list for the past three years with most recent carrier first).**

Policy Term From	To	Company & Policy Number	Premium	Number of Claims	Cause of Loss	Amount Paid	Reserves

5.

Type of Cargo	% of Hauling	Maximum Value	Average Value

6. Applicant desires to have cargo premiums applied to each:
 power unit, which includes any trailers, semi-trailers, or mobile homes, but only while attached to a described power unit, or;
 trailers or semi-trailers.

7. **INSURANCE NEEDS** – Complete for desired coverages:
 Named Perils or Broad Form Deductible Amount \$ _____ Limit of Insurance \$ _____
OPTIONAL COVERAGES (Additional Premium): Additional Insured Endorsement (Lessee) Loading and Unloading Coverage
 Earned Freight Coverage Refrigeration Breakdown Coverage Hired Car Cargo Coverage
REDUCTION OF COVERAGE (Premium Credit): Exclude Theft Coverage

If applicant hauls double wide mobile homes, Limit of Insurance must be equal to the value of both sides combined to satisfy co-insurance. Amount of insurance on each truck should equal maximum load carried, as policies contain **100% co-insurance clause**.

8. **CARGO FILING INFORMATION:**
List states for which Insured requires CARGO FILINGS (check name on permits) _____
Is I.C.C. filing required? Yes No I.C.C. Docket Number _____

9. **MISCELLANEOUS:**

ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.