

THE LANCER ADVANTAGE



- Lancer Insurance Company is an “Excellent” rated company*
- Lancer affords a package policy for liability, physical damage, cargo and general liability, meaning a claims adjuster from one insurer in the event of a loss
- Our Physical Damage Form provides GAP coverage without a charge (excluded in NY and VA) and Towing is included at no additional premium**
- We offer a Combined (Basket) Deductible covering the tractor, trailer and cargo
- Our Cargo Form offers broad coverage with limited exclusions (pending approval in NH):
 - Debris and pollution removal with a separate limit of \$25k
 - Towing expense coverage
 - Reload expense coverage
 - Traffic and Security expense coverage
 - Catastrophic limit of \$1 million
 - Expanded refrigeration coverage
 - Earned freight charges
 - No coinsurance penalty
 - And much more!
- Deluxe Coverage Endorsement includes a Diminishing Deductible, Aggregate Deductible, Personal Effects Coverage, Downtime Loss and Rental Reimbursement***
 - For one unit accounts, coverage is provided at no additional charge
 - \$95 per unit for 2-9 power unit accounts (not available on accounts with 10+ power units)
- Family Emergency Travel Coverage offered (up to 9 power units) with Deluxe Coverage Endorsement****
- Filings are processed online with all Federal and State agencies, where available
- Access to qualified claims personnel “24/7/365” enabling us to resolve matters fairly and efficiently, and quickly get your clients back on the road
- Exceptional Loss Control team and a wide array of complimentary and exclusive loss prevention tools-training videos, manuals, newsletters and the Lancer Compliance Hotline-to help reduce risk and ensure regulatory compliance

ALL THIS AND...“THE DIFFERENCE IS OUR ATTITUDE!”



As of 6/30/2011

Lancer Management Company, Inc.
Member Company: Lancer Insurance Group

* “Excellent” represents an A- rating through A.M. Best Company.

** GAP coverage up to coverage limit. Towing — see policy terms and conditions.

*** NY — Available only for 1 unit accounts. Deluxe Coverage Endorsement applies to Motor Carrier, Trucker’s and Business Auto Forms.

**** Family Emergency Travel Endorsement applies to Motor Carrier and Trucker’s Coverage Forms, and is only available in conjunction with the Deluxe Coverage Endorsement.