

TRANSPORTATION PRACTICE



Transportation is the backbone of the worldwide economy. Whether you are a trucking firm, livery service or delivery is a core function of your business, Heffernan Insurance Brokers has a dedicated team of specialists whose principal goal is to assist in controlling your Total Cost of Risk (TCOR).

Federal and state regulations, fuel costs, political risks and claims frequency can severely impair any firm and partnering with a broker who understands these issues, offers you a competitive advantage.

Heffernan Insurance Brokers leverages expertise and builds exclusive programs to drive your costs down and design coverage forms to ensure the claims you face are covered.

Heffernan Programs

- Couriers/Messengers
- Livery
- PortaGard
- Trucking/Logistics
- Fuel Haulers
- Moving and Storage
- Towing
- Waste Haulers

Insurance Programs

- Guaranteed Cost
- Self-Insured programs
- Mid to Large Deductibles
- Captives (Cell, Owned, Group and Assoc.)

Risk Management Strategies

- Fleet Safety Training and Safety Manual
- Loss Control and Enterprise Risk Management
- Benchmarking System
- Medical Triage and First Aid
- Workers' Compensation Mod Reduction Plan

Typical Coverages

- Umbrella/Excess
- Workers' Compensation
- Non-Trucking Liability
- Unladen Liability
- Towing Coverage
- Port Terminal Coverages
- Trailer Interchange
- Auto Liability/Physical Damage
- Specialized Cargo and Motor Truck Cargo
- Occupational Accident
- Pollution Buyback
- Professional Liability
- Crime—3rd Party
- Loading and Unloading

Additional Resources

- Financial Services
- Personal Insurance
- Employee Benefits
- 401(k)

Our Locations

Walnut Creek, San Francisco, Petaluma, Menlo Park, Los Angeles and Orange County, CA; Portland, OR; St. Louis, MO and New York, NY



CONTACT

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 **HEFFERNAN**
INSURANCE BROKERS

Because You're Different