What would you do if a lawsuit was filed against your company?
In the event of a claim, shippers will often allege that a transportation broker breached its responsibility by failing to investigate a carrier’s safety record, claims history and insurance status. We protect your business assets and provide legal defense when you need it most. Avalon’s policy responds to claims and lawsuits for consequential or financial loss your clients may suffer as a result of your alleged negligence, with coverage including attorney fees, court costs and settlements.

Our comprehensive Combined Transit Liability (CTL) program provides the coverage you need to fully protect your operations. We also provide insurance to property brokers executing the Menlo Contract. The CTL program includes:

- **Non-following form Contingent Cargo Insurance** provides coverage when the motor carrier’s insurance does not pay a claim and the motor carrier is unable to pay. Coverage is typically triggered only in situations where the motor carrier is negligent.
- **Errors & Omissions Insurance** provides for claims payment and legal defense for the logistics provider if an error or oversight in the course of business causes a customer to suffer a financial loss. Companies hiring motor carriers should ideally obtain a combined policy form with Errors & Omissions Insurance and Contingent Cargo coverage. This is not the same as purchasing separate policies, as doing so can create gaps as well as overlaps in coverage.
- **Contingent Auto Liability Insurance** is also available to protect logistics providers when they are held liable for death, bodily injury or third party property damage claims as a result of the motor carrier’s negligence. Coverage may be purchased as a separate policy or as an endorsement (add-on) to an Errors & Omissions insurance policy.

Avalon’s program offers cost effective premiums with financing available. With many shippers now requiring brokers to purchase individual, shipper-specific surety bonds, giving comprehensive coverage is more important than ever.

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