

Truck Insurance Checklist

This visual guide helps you review your trucking insurance needs at a glance. It highlights the most important coverages, compliance requirements, and common gaps truckers overlook. For a custom review or better pricing, contact The Dupuy Insurance Team.

- Primary Liability — Essential for all truckers.
- Physical Damage — Protects your truck against accidents/weather.
- Motor Truck Cargo — Covers the load you're hauling.
- General Liability — Covers business-related risks.
- Non-Trucking Liability (Bobtail) — When not under dispatch.
- Trailer Interchange — Protects non-owned trailers.
- Workers' Comp or Occupational Accident — Protects drivers.
- Uninsured/Underinsured Motorist — Extra protection.
- Medical Payments — Medical coverage for injuries.
- FMCSA Filings (MCS-90, BMC-91X, etc.) — Compliance required.
- Accurate GVW & Classification — Avoid claim issues.
- Driver MVR Checks — Ensure driver accuracy.
- Radius & Routes — Must match your operations.
- Commodity List — Must reflect what you haul.
- Deductible & Premium Review — Optimize spending.

Need help closing coverage gaps or getting better rates?

The Dupuy Insurance Team specializes in commercial trucking insurance in Florida and Texas. Call or text **813-447-7534** for fast, expert help today.