

Is my cargo covered/insured?

You may have asked your courier/delivery company this question and received the obligatory response, "Sure it is!" They may even have provided you with a certificate of insurance with proof of motor truck cargo coverage on it. You probably filed the certificate with the other paperwork and thought to yourself, this is great, our cargo is covered. But, was it completely insured? What if your cargo was stolen? It's probably a safe bet that your previous courier/delivery company couldn't answer these tough questions for you.

Under most motor truck cargo coverage forms, the goods or cargo being carried by the courier/delivery company, for you, are covered for theft by a 3rd party. Meaning, if the vehicle being used for delivery is broken into and the cargo is stolen, the policy will cover the stolen cargo up to the policy limits. What if it isn't 3rd party theft though? What if the courier/delivery driver steals the cargo? If that is the case, we are looking at 1st party theft and that *is not* covered by the motor truck cargo policy! Without one critical insurance policy being carried by your courier/delivery company of choice, you, the Customer, are now hoping that the courier/delivery company is going to reimburse you, out of their own pocket, for the stolen goods.

Now, here is the good news....

This coverage is available, and better yet, CitySprint has it! A crime policy, including employee dishonesty, is the policy which protects you, the Customer, from 1st party theft of your cargo. It isn't that CitySprint couldn't afford to reimburse you, but they choose to carry the policy because it is the best protection for you, their customer. On top of procuring this coverage, they also take loss prevention steps by **running background checks and screening drivers**, but all the preventative measures can't account for someone's poor decision in the future. CitySprint has wisely made the decision to **invest in protecting you**, their client, by going the extra mile with their insurance program.

By using CitySprint for all of your delivery needs, you can rest easy knowing your cargo is covered!

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