

Bobtail and Deadhead Coverage

If your business is a trucking operation, you should be familiar with the terms, bobtailing and deadheading. A tractor that is traveling on the road without a trailer is considered to be bobtailing.

Example: Joe has dropped his trailer off at ABC trucking and is traveling back home. He is bobtailing.

Example: Joe drops his trailer at Fran's bakery and then heads to Doug's Plumbing supplies to pick up a trailer. In between the two customers, he is bobtailing.

Any time a tractor is pulling an empty trailer, it is considered deadheading.

Example: Mary ran a load of apples from Saginaw to the processor in Grand Rapids but has no pickup in Grand Rapids and returns to Detroit with an empty trailer. She is deadheading between Grand Rapids and Detroit.

These situations should not be a concern since tractors and trailers owned by your business are always covered. Further, operators whose tractors and trailers your business hires out for service to other parties are covered during their time of hire.

If you are an independent trucker operating for hire with a trucking operation, there is a problem. Once an independent trucker has completed his job, the insurance coverage provided by the trucking operation ceases. The bobtail and deadhead situations are two of the most common times when an independent trucker is operating outside the trucking operation's coverage.

An independent trucker may buy a Commercial Truckers Policy and have coverage all of the time. However, this is expensive and creates an issue of duplicate coverage. Another option would be to buy a Commercial Business Auto Coverage Form policy and adding an optional form that, via special wording, eliminates the double coverage situation.

Example: Fergus has a tractor-trailer unit and normally does contract work with ABC trucking. He decides to pick up some extra money by carrying a load for a friend without going through ABC. He makes a mistake and strikes another vehicle. With this endorsement, there is no coverage because he was operating as a business. If he had just helped a friend, there would be coverage and if he had contracted through ABC, ABC's policy would have responded.

Next the optional form adds a restriction so the policy does not respond to a loss involving anyone who is in the business of transporting property for hire and who is responsible for the named insured's conduct is an insured.

Example: Fergus contracts with ABC Trucking to deliver a load of fruit. The weight shifts and the trailer fishtails. Before he regains control, he strikes two sedans, demolishing both vehicles. ABC trucking cannot ask for coverage under Fergus's policy because they are in the business of transporting property for hire and they are also responsible for Fergus' conduct.

While insurers are typically quite open to providing the additional coverage to handle the extra needs of independent truckers, some avoid operations involving vehicles that regularly travel to areas where the insurer does not operate. The risk is greater if there is regular bobtailing or deadheading in areas of dense traffic or those that reflect abnormal highway accident frequency. For advice on whether your firm has unprotected trucking-related exposure to loss, be sure to discuss your situation with an insurance professional.

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