MontRidge Insurance Services

FLEET & TRANSPORTATION INSURANCE CHECKLIST

A Practical Self-Assessment for Fleet Owners, Oilfield Trucking Companies & Transportation Contractors

Developed by Montridge Insurance Services

This checklist was developed by Montridge Insurance Services to help fleet owners, trucking companies, and transportation contractors identify common insurance and risk management topics that may deserve additional review before they become costly accidents, claims, or operational disruptions.

Whether your company operates commercial trucks, hot shot vehicles, service trucks, trailers, or specialized transportation equipment, this checklist provides a practical starting point for reviewing your insurance and risk management program.

HOW TO USE THIS CHECKLIST

- Simply check Yes, No, or Not Sure for each statement below.
- There are no right or wrong answers.
- If you answer "No" or "Not Sure" to several questions, it may be a good time to review your insurance program, fleet operations, or risk management procedures with your insurance advisor.

SECTION 1 – BUSINESS OPERATIONS

Our insurance program reflects the transportation services we perform today.	☐ Yes	☐ No	☐ Not Sure
We notify our insurance advisor before adding new vehicles, trailers, or services.	☐ Yes	☐ No	☐ Not Sure
We understand the primary risks associated with our transportation operations.	☐ Yes	☐ No	☐ Not Sure
We review our fleet operations annually as our business grows.	☐ Yes	☐ No	☐ Not Sure

SECTION 2 – CONTRACTS & RISK MANAGEMENT

We review insurance requirements before entering transportation agreements.	☐ Yes	☐ No	☐ Not Sure
We understand the insurance obligations contained in our customer contracts.	☐ Yes	☐ No	☐ Not Sure
We verify insurance requirements for subcontracted drivers or carriers when applicable.	☐ Yes	☐ No	☐ Not Sure
Certificates of Insurance are reviewed before beginning new work.	☐ Yes	☐ No	☐ Not Sure

SECTION 3 – FLEET OPERATIONS & DRIVER SAFETY

We regularly review driver qualifications and driving records.	☐ Yes	☐ No	☐ Not Sure
We have a process for inspecting and maintaining vehicles and trailers.	☐ Yes	☐ No	☐ Not Sure
We understand how accidents involving company vehicles could impact our business.	☐ Yes	☐ No	☐ Not Sure
We review our fleet insurance whenever vehicles, drivers, or operations change.	☐ Yes	☐ No	☐ Not Sure

SECTION 4 – CLAIMS & LOSS PREVENTION

Drivers know how to report accidents or incidents immediately.	☐ Yes	☐ No	☐ Not Sure
We investigate vehicle accidents and near misses to improve safety.	☐ Yes	☐ No	☐ Not Sure
We maintain written driver safety policies and procedures.	☐ Yes	☐ No	☐ Not Sure
Fleet safety and risk management are discussed regularly with employees.	☐ Yes	☐ No	☐ Not Sure

NEXT STEPS

This checklist is intended to help identify topics that may deserve additional review.

There is no score and no passing grade.

If you answered "No" or "Not Sure" to several questions, consider reviewing your insurance program, fleet operations, and transportation risk management practices with your insurance advisor.

Transportation companies face unique risks involving drivers, vehicles, cargo, contracts, and public roadways. Regular reviews can help identify potential gaps before they result in costly accidents, claims, or business interruptions.

WOULD YOU LIKE TO SPEAK WITH A COMMERCIAL RISK ADVISOR?

If you would like assistance reviewing your insurance program or discussing any of the topics covered in this checklist, please complete the information below.

Please select one:

- ☐ I would like to schedule a Complimentary Commercial Risk Assessment.
- ☐ I would like a representative from Montridge Insurance Services to contact me.
- ☐ Please send me future Commercial Risk Management resources, checklists, and educational updates.

CONTACT INFORMATION

Name

Company

Title

Email Address

Phone Number

Preferred Contact Method

☐ Phone ☐ Email ☐ Either

Additional Comments

IMPORTANT DISCLOSURE

This checklist is provided by Montridge Insurance Services for general educational purposes only.

It is not an insurance policy, insurance application, legal opinion, engineering report, or guarantee of insurance coverage. Completing this checklist does not create insurance coverage or identify every potential exposure your organization may face.

Insurance coverage depends on many factors, including policy terms and conditions, endorsements, exclusions, contractual obligations, applicable laws, and the specific facts of each claim.

This checklist should not be relied upon as legal, insurance, tax, or risk management advice. We encourage you to consult with your insurance advisor and legal counsel regarding your organization's specific insurance, contractual, and operational needs.