



LTL Freight

Full Value Coverage

Saia LTL Freight is now offering customers the ability to purchase full value insurance coverage on individual shipments. While Saia still has limited liability on all shipments as outlined in our Rules Tariff under Item 108, this insurance offers coverage regardless of who is at fault for physical loss or damage to a shipment.

Benefits of Full Value Coverage

- There is no per pound limitation on new or used goods
- Covers concealed damages properly reported within 15 days from delivery
- There is no deductible
- Claimant is not required to prove carrier's negligence
- Regardless of who is at fault, physical loss or damage to the shipment is covered
- Freight is protected from losses caused by Acts of God or natural disasters

What shipments are eligible?

All shipments originating on a Saia bill of lading are covered including volume shipments and shipments to Alaska, Hawaii, Puerto Rico, Canada and Mexico.

How do you obtain coverage?

To obtain Full Value Coverage on a shipment, write "FULL VALUE COVERAGE," along with the invoice value amount, on the bill of lading. The limit of liability on any one shipment is \$250,000.

Full Value Coverage Rates

Rate is \$0.70 per \$100.00 of invoice value.

INVOICE VALUE OF GOODS	COST
\$5,000	\$50.00
\$10,000	\$70.00
\$15,000	\$105.00
\$20,000	\$140.00
\$25,000	\$175.00
\$50,000	\$350.00
\$75,000	\$525.00
\$100,000	\$700.00

What does your premium cover?

The coverage applies to 3 items:

- Invoice amount
- Freight charges
- Additional 10% of the total invoice amount and freight charges

This is only a summary of Saia LTL Freight's Full Value Coverage Program. Please see Saia Tariff Item 108 Section 8 of the Series 1700 Rules Tariff for complete terms and conditions.

For more information, contact your Saia Account Executive today or call 1-800-765-7242, visit www.saia.com, or e-mail customerservice@saia.com.