



**Insurance Network Specialties, Inc.**

*Established 1987*

*"Our 22nd Year of Service to Our Clients"*

# Truckers' Log

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Vol. 6 Issue #1  
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A special first person travel log experience of Jack's recent trip to Peru, South America.

◆ A picture collage of the highpoints of the trip to Peru! Enjoy.

◆ From the Dash Board: Cargo Thefts; Understanding Motor Truck Cargo Insurance.

◆ Humoresque/Trivia:  
Justice !



Happy Birthday America!



Dear Clients & Friends:

I am sure you have heard more than enough commentary about the state of the economy and how tough things are for most of us. Personally, I feel a tremendous responsibility to all of our loyal clients and hard working employees that keep striving to move forward during these challenging times to get back on the road to recovery!

Instead of re-hashing all the bad news, I decided instead to tell you a different story "about being on the road", not to recovery but in Peru! I was there recently on a business trip and vacation and I thought you might enjoy something different for a change!

We arrived in Lima and stayed at a friend's home. After settling in we went out to do some sightseeing (like any tourist) and stopped in at the hotel where the famous Pisco Sour was invented which is now a world wide favorite libation!

We had arranged for a car and driver to take us around and we began our day at 5 AM. We boarded the Volkswagen bus and took off on the Pan American Highway. Our driver was typical for having a heavy foot on the gas pedal, so we kept a brisk pace as we drove. I was hoping that we had good brakes.

In a while we came to a toll plaza. Being in the transport business I took notice that all the commercial vehicles were pulled over to the side and were being inspected by a uniformed officer who was with the DOT Department of Peru! They check for contraband, vehicle maintenance, and log book violations. An interesting difference from the States is that drivers don't fill out log books, instead they get tickets stamped at each location, with the date, time and they use this to transfer from one station to the next inspection station! .

Our destination was the Nasca Lines drawn on the desert floor. These geometrical lines are estimated to be 2000 years old and no one knows how they got there and who made them! There are lots of theories but no real hard facts to base any assumptions on. What is even more interesting is that the only way to really see how these geometric designs look is from the air since standing on the ground you really don't notice them as well.

On the return to Lima, our driver stopped at what looked like a hacienda which turned out to be a museum founded by Maria Reiche who dedicated her entire life to studying the mysterious lines and GEOGLYPHS in the desert.

An interesting thing happened while we were stopped. I noticed a line of trucks pulled over by the side of the road and a woman was stopping and tapping at each wheel of the trucks. I asked her what she was doing. She said that the seven trucks belonged to her seven brothers and she was checking the tire pressure in each wheel. She introduced me to the brothers who were busy repairing a valve on one of the truck engines! Imagine one of our truckers doing something like that! They were hurrying in order to get their cargo to the docks for shipment to China; they had to get there before the ship sailed. What would they bring back to Bolivia (where they started from)? Potatoes or onions! No "dead heading" there.

I took some pictures which I am printing in this letter. Thought you would find these interesting.

Regards, *Jack de la Cova*

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Some of the most rugged country in S.A.!



You better be alert to what you're doing!



Inca Head Monument shaped by the wind!



Figuring out how to fix it!



Another version of "Check-Point Charlie"!



You better have all your tickets stamped!



Doing a valve job at road side!



GEOGLYPHS in the desert!



Who /When/ How did they do that?

***Humoresque/Trivia***

***"Laughter is the best medicine, and you don't need a prescription!"***

Justice, he got what he deserved!

An Iraqi terrorist didn't put the correct postage on a letter bomb he was sending to the "enemy"! So it came back to him, with "Return to Sender" stamped on it. The terrorist, forgetting that it was the bomb, opened it and was instantly blown to bits! **GOD IS GOOD!!**

**Cargo Theft is on the Rise: are you properly protected?**

Following a long period of relatively low frequency episodes of cargo theft, the trend has changed now and is rising! We are experiencing a rather rapid increase for this type of crime. Most of the thefts involve targeted commodities that can be easily sold on the black market for a fraction of the true cost/value of the goods. Therefore, you must be constantly alert and vigilant with your eye on your loaded trailer at all times. There are now a number of electronic devices that can help you do a good job of surveillance and although not perfect they can help to locate the stolen merchandise from secured yards, truck stops, and parking lots.

Many of you are doing an excellent job of protecting your cargo, but unfortunately, there are still too many others that lack the awareness level necessary to keep the loads safe. A routine type check is worthless unless the person doing the checking is alert to a breach of security. This type of mistake can be compared to errors in hospitals where 100,000 people a year die due to getting wrong medication because the person doing the administering wasn't careful and paying attention to what they are doing! The same is true about protecting precious cargo from thieves. Everyone in your organization, but especially the driver, dispatcher and security people need to be made accountable for the load in their care during their watch! Be sure that everyone is aware and on high alert as a cargo detective; doing so can save you a lot of money in legal fees and increased insurance costs.

**Understanding Motor Truck Cargo Insurance**

Cargo insurance is great protection for the property that is under the care, custody and control of the trucking company. It may sound simple, but it is in fact quite complicated and you really need to understand how it works to avoid unpleasant surprises! This is especially difficult for smaller trucking companies when filing a claim because documentation under the Uniform Straight Bill of Lading has not been properly completed, or there isn't any Bill of Lading, or the Bill of Lading is from a Third Party showing the load was double brokered and your insurance company does not respond to your claim application! You must understand that Motor Truck Cargo Liability Insurance is intended to provide "legal" liability coverage for the trucker in the event of a loss or destruction of the cargo. Therefore, if you fail to define and establish your company's contractual liability for the loss of the cargo, the insurance company is not going to respond to your claim.

Shippers may offer a "Shippers Bill of Lading" at the time of the pick-up, and these documents usually favor the shipper and create a liability for the trucker! Consequently, it is extremely important for you to fully understand the terms and conditions of a bill of lading of the property/cargo you are hauling for someone else.

Some of the more critical issues under a standard bill of lading are (and this is not an exhaustive list by any means) I will begin here and continue this discussion in the next newsletter's DASH BOARD:

Possible per pound limitations for high value cargo, for example assume that your load is concentrated orange juice worth \$45,000, and weighs 22,000 pounds. But the bill of lading has a limitation clause of \$0.50 per pound. Unless the shipper declares the value on the appropriate line of the bill of lading, the claims adjuster will settle the claim for \$11,000 for the loss of the cargo of concentrated juice. The shipper will not be happy and you will certainly lose him as a customer while probably opening yourself to a law suit. Not a good situation, you'll agree.