

## AIA Binders

---

**From:** Matt Hill <matt.hill@amwins.com> on behalf of Matt Hill  
**Sent:** Friday, April 10, 2026 7:23 AM  
**To:** AIA Binders; AIA Billing  
**Cc:** Sandy Sidhu; (Team) AIB - Tampa Inland Marine 2; reporting@aiazone.net  
**Subject:** BOUND: US Carrier Inc | QBE APD+MTC | Eff - 4.14.2026  
**Attachments:** IM 7450 03 20 Motor Truck Cargo Legal Liability Coverage - Reporting Form.pdf; IM 7461 04 04 Refrigeration Breakdown Coverage - Vehicles.docx; IM 7471 04 04 Trailer Coverage.DOC

**Flag Status:** Flagged

Morning, we are confirming bound from QBE:

Thanks again for the order - Policy# is **26INLDM18262** and please see the attached specimen MTC forms. I'll get the binder together for us this morning and send over asap!

As a reminder on the Lloyd's paper:

No problem on the Lloyds explanation: QBE's NAIC number is: 32917 and our Non – Admitted business is written using our QBE Lloyds Syndicate 1036 authority. All claims are handed domestically by QBE, and our dedicated Inland Marine claims lead in Atlanta.

This is not Lloyd's from London Motor Truck Cargo coverage, so please be sure to have insured stand firm on the IM 7450 form per the attached. Everything is handled domestically by QBE.

Thanks!

### Matt Hill

Senior Associate Broker  
Office – 813.472.7954 Mobile – 727.503.2296  
[matt.hill@amwins.com](mailto:matt.hill@amwins.com)

Please note our new Team Inbox email address: [AIB.TampaInlandMarine2@amwins.com](mailto:AIB.TampaInlandMarine2@amwins.com)

Amwins Insurance Brokerage, LLC  
Tampa Inland Marine  
111 West Oak Avenue | Suite 200 | Tampa, FL 33602  
[amwins.com](http://amwins.com)

In California: Amwins Brokerage Insurance Services LLC | CA License #0F19710

Loss run requests: [LossRuns@amwins.com](mailto:LossRuns@amwins.com)  
Submissions: [AIB.TampaIMSubmissions@amwins.com](mailto:AIB.TampaIMSubmissions@amwins.com)  
All Change Requests / Commodity Checks / Reports: [AIB.TampaInlandMarine2@amwins.com](mailto:AIB.TampaInlandMarine2@amwins.com)



---

**From:** Matt Hill <matt.hill@amwins.com>  
**Sent:** Friday, April 10, 2026 6:59 AM  
**To:** AIA Binders <binders@aiazone.net>; AIA Billing <billing@aiazone.net>  
**Cc:** Sandy Sidhu <sandy@aiazone.net>; (Team) AIB - Tampa Inland Marine 2 <aib.tampainlandmarine2@amwins.com>;

reporting@aiazone.net

**Subject:** RE: Request to Bind | US Carrier Inc | QBE APD+MTC | Eff - 4.14.2026

Thanks for the order, we will get this along to QBE right now.

There might be a slight difference depending on their form once they revise the quote, but we'll get it squared away.

## Matt Hill

Senior Associate Broker  
Office – 813.472.7954 Mobile – 727.503.2296  
[matt.hill@amwins.com](mailto:matt.hill@amwins.com)

Please note our new Team Inbox email address: [AIB.TampaInlandMarine2@amwins.com](mailto:AIB.TampaInlandMarine2@amwins.com)

Amwins Insurance Brokerage, LLC  
Tampa Inland Marine  
111 West Oak Avenue | Suite 200 | Tampa, FL 33602  
amwins.com

In California: Amwins Brokerage Insurance Services LLC | CA License #0F19710

Loss run requests: [LossRuns@amwins.com](mailto:LossRuns@amwins.com)  
Submissions: [AIB.TampaIMSubmissions@amwins.com](mailto:AIB.TampaIMSubmissions@amwins.com)  
All Change Requests / Commodity Checks / Reports: [AIB.TampaInlandMarine2@amwins.com](mailto:AIB.TampaInlandMarine2@amwins.com)



---

**From:** AIA Binders <[binders@aiazone.net](mailto:binders@aiazone.net)>  
**Sent:** Thursday, April 9, 2026 8:30 PM  
**To:** Matt Hill <[matt.hill@amwins.com](mailto:matt.hill@amwins.com)>; AIA Billing <[billing@aiazone.net](mailto:billing@aiazone.net)>  
**Cc:** Sandy Sidhu <[sandy@aiazone.net](mailto:sandy@aiazone.net)>; (Team) AIB - Tampa Inland Marine 2 <[aib.tampainlandmarine2@amwins.com](mailto:aib.tampainlandmarine2@amwins.com)>; [reporting@aiazone.net](mailto:reporting@aiazone.net)  
**Subject:** Request to Bind | US Carrier Inc | QBE APD+MTC | Eff - 4.14.2026

## BIND REQUEST

Hi Matt,

Please find the attached documents for your review and kindly proceed with binding the following policy with

APD: 3.99% x \$4,084,432 = \$162,969  
MTC: \$2.00 on 3.5M miles = \$70,000  
Program Total: \$232,969  
SLT: \$7,408.41  
Fee: \$2,000  
Binding Total: \$242,377.41

- **INSURED NAME :- US CARRIER INC**
- **COVERAGE TYPE :- Physical Damage & Motor Truck Cargo**
- **EFFECTIVE DATE :- 04/14/2026**

**TRIA: Rejecting/Declined**

**Note: Please ensure that the non-owned trailer is covered.**

**Payment Status:** Agency Billing – Account will be financed.

**Thank you for your prompt attention to this request. Please let us know if you need any additional information.**

**Thank you for choosing to work with Amerigo Insurance Agency.**



**Karam Grewal**  
Bind Department  
LIC #0M90893 (CSR 10)  
Email: [Binders@aiazone.net](mailto:Binders@aiazone.net)  
Office: 530-290-1633 (Ext. 120)  
Fax: 530-290-1701 Web: [aiazone.com](http://aiazone.com)

NOTICE: This email is intended only for the person(s) named in the message header. Unless otherwise indicated, it contains information that is confidential, privileged, and/or exempt from disclosure under applicable law. If you have received this message in error, please notify the sender of the error and delete the message.

---

**From:** Matt Hill <[matt.hill@amwins.com](mailto:matt.hill@amwins.com)>  
**Sent:** Thursday, April 9, 2026 4:03 PM  
**To:** AIA Binders <[binders@aiazone.net](mailto:binders@aiazone.net)>; Sandy Sidhu <[sandy@aiazone.net](mailto:sandy@aiazone.net)>; Cj Gill <[gill@aiazone.net](mailto:gill@aiazone.net)>  
**Cc:** (Team) AIB - Tampa Inland Marine 2 <[aib.tampainlandmarine2@amwins.com](mailto:aib.tampainlandmarine2@amwins.com)>  
**Subject:** RE: US Carrier Inc QBE APD+MTC Quote Eff - 4.14.2026

Evening,

We have agreement from the underwriter to hold rate and add the Non-Owned Trailer.

Looking at the schedules it looks like the pricing will change to the following:

APD: 3.99% x \$4,084,432 = \$162,969  
MTC: \$2.00 on 3.5M miles = \$70,000  
Program Total: \$232,969  
SLT: \$7,408.41  
Fee: \$2,000  
Binding Total: \$242,377.41

He might end up doing it as Trailer Bailee, but either way... feel free to bind with the above pricing. If there's a slight difference in price, we'll handle with the binder.

Thanks!

**Matt Hill**

Senior Associate Broker  
Office – 813.472.7954 Mobile – 727.503.2296  
[matt.hill@amwins.com](mailto:matt.hill@amwins.com)

Please note our new Team Inbox email address: [AIB.TampainlandMarine2@amwins.com](mailto:AIB.TampainlandMarine2@amwins.com)

Amwins Insurance Brokerage, LLC  
Tampa Inland Marine  
111 West Oak Avenue | Suite 200 | Tampa, FL 33602  
[amwins.com](http://amwins.com)

In California: Amwins Brokerage Insurance Services LLC | CA License #0F19710

Loss run requests: [LossRuns@amwins.com](mailto:LossRuns@amwins.com)  
Submissions: [AIB.TampaIMSubmissions@amwins.com](mailto:AIB.TampaIMSubmissions@amwins.com)  
All Change Requests / Commodity Checks / Reports: [AIB.TampaInlandMarine2@amwins.com](mailto:AIB.TampaInlandMarine2@amwins.com)



---

**From:** AIA Binders <[binders@aiazone.net](mailto:binders@aiazone.net)>  
**Sent:** Thursday, April 9, 2026 6:11 PM  
**To:** (Team) AIB - Tampa Inland Marine 2 <[aib.tampainlandmarine2@amwins.com](mailto:aib.tampainlandmarine2@amwins.com)>; Matt Hill <[matt.hill@amwins.com](mailto:matt.hill@amwins.com)>  
**Cc:** Sandy Sidhu <[sandy@aiazone.net](mailto:sandy@aiazone.net)>  
**Subject:** RE: US Carrier Inc QBE APD+MTC Quote Eff - 4.14.2026

Matt,

I have listed non owned trailer – \$60K on the updated unit list.

**Thank you for choosing to work with Amerigo Insurance Agency.**



**Karam Grewal**  
Bind Department  
LIC #0M90893  
Email: [Binders@aiazone.net](mailto:Binders@aiazone.net)  
Office: 530-290-1633 (Ext. 120)  
Fax: 530-290-1701 Web: [aiazone.com](http://aiazone.com)

NOTICE: This email is intended only for the person(s) named in the message header. Unless otherwise indicated, it contains information that is confidential, privileged, and/or exempt from disclosure under applicable law. If you have received this message in error, please notify the sender of the error and delete the message.

---

**From:** AIA Binders <[binders@aiazone.net](mailto:binders@aiazone.net)>  
**Sent:** Thursday, April 9, 2026 2:03 PM  
**To:** '(Team) AIB - Tampa Inland Marine 2' <[aib.tampainlandmarine2@amwins.com](mailto:aib.tampainlandmarine2@amwins.com)>; 'Matt Hill' <[matt.hill@amwins.com](mailto:matt.hill@amwins.com)>  
**Cc:** Sandy Sidhu <[sandy@aiazone.net](mailto:sandy@aiazone.net)>  
**Subject:** FW: US Carrier Inc QBE APD+MTC Quote Eff - 4.14.2026

Hi Matt,

Could you please revise the quote as per the attached updated unit list.

In addition to the explanation for Trailer Bailee & Trailer Interchange - the carrier does not offer these coverages, right? and if we are to cover those trailers, they need to be listed as owned trailers, is this what you mean? And the maximum deductible will only apply if multiple units are involved in one event, right?

**Thank you for choosing to work with Amerigo Insurance Agency.**



**Karam Grewal**  
Bind Department  
LIC #0M90893  
Email: [Binders@aiazone.net](mailto:Binders@aiazone.net)  
Office: 530-290-1633 (Ext. 120)  
Fax: 530-290-1701 Web: [aiazone.com](http://aiazone.com)

NOTICE: This email is intended only for the person(s) named in the message header. Unless otherwise indicated, it contains information that is confidential, privileged, and/or exempt from disclosure under applicable law. If you have received this message in error, please notify the sender of the error and delete the message.

---

**From:** (Team) AIB - Tampa Inland Marine 2 <[aib.tampainlandmarine2@amwins.com](mailto:aib.tampainlandmarine2@amwins.com)>  
**Sent:** Thursday, April 9, 2026 12:54 PM  
**To:** Cj Gill <[gill@aiazone.net](mailto:gill@aiazone.net)>; Sandy Sidhu <[sandy@aiazone.net](mailto:sandy@aiazone.net)>; AIA Binders <[binders@aiazone.net](mailto:binders@aiazone.net)>  
**Cc:** Matt Hill <[matt.hill@amwins.com](mailto:matt.hill@amwins.com)>  
**Subject:** US Carrier Inc QBE APD+MTC Quote Eff - 4.14.2026

Hi team,

Attached is the formal **APD+MTC** quote from **Certain Underwriters at Lloyd's, London.**

**Noteworthy info from Underwriter:**

**Towing And Labor**

*We will pay up to the limit shown in the Vehicle Physical Damage Schedule of Coverages for towing and labor costs incurred each time a covered "auto" is disabled. However, the labor must be performed at the place of disablement.*

We're unfortunately unable to extend the Trailer Bailee or Interchange coverage to the noted leased on units per the operational nature of their use. Our trailer bailee form is an MTC coverage designed to cover liability for trailers in the care, custody or control of our insured on an incidental basis, while the Trailer Interchange coverage is designed for interchange events and would only apply to trailers under a written trailer interchange agreement.

We can certainly offer these coverage if they apply to a portion of their operations, however the noted leased on trailers appear better suited for our standard scheduled APD coverage given their operations and behavior as an "owned unit".

No problem on the Lloyds explanation: QBE's NAIC number is: 32917 and our Non – Admitted business is written using our QBE Lloyds Syndicate 1036 authority. All claims are handed domestically by QBE and our dedicated Inland Marine claims lead in Atlanta.

After you have had a chance to review the attached quote, please let us know if you have any questions or if we need to make any changes.

Commission to your office is **10.00%**

Please note Amwins Insurance Brokerage, LLC is responsible for the filing and payment of the **California** Surplus Lines Taxes and Fees. Please complete and return all Surplus Lines subjectivities shown in the attached State Compliance Packet at time of binding.

Best,

**Logan Kelly**

Associate Broker  
T 813.400.2187 | M 818.400.2742  
[logan.kelly@amwins.com](mailto:logan.kelly@amwins.com)

Please note our new Team Inbox email address: [AIB.TampainlandMarine2@amwins.com](mailto:AIB.TampainlandMarine2@amwins.com)

Amwins Insurance Brokerage, LLC  
Tampa Inland Marine  
111 West Oak Avenue | Suite 200 | Tampa, FL 33602  
[amwins.com](http://amwins.com)

Loss run requests: [LossRuns@amwins.com](mailto:LossRuns@amwins.com)

Submissions: [AIB.TampalMSubmissions@amwins.com](mailto:AIB.TampalMSubmissions@amwins.com)

All Change Requests / Commodity Checks / Reports: [AIB.TampalInlandMarine2@amwins.com](mailto:AIB.TampalInlandMarine2@amwins.com)

This e-mail and any attachments may contain information that is privileged or confidential and is meant solely for the use of person(s) to whom it was intended to be addressed. If you have received this e-mail by mistake, or you are not the intended recipient, you are not authorized to read, print, keep, copy or distribute this message, attachments, or any part of the same. If you have received this email in error, please immediately inform the author and permanently delete the original, all copies and any attachments of this email from your computer. Thank you [amwins.com](http://amwins.com).

This e-mail and any attachments may contain information that is privileged or confidential and is meant solely for the use of person(s) to whom it was intended to be addressed. If you have received this e-mail by mistake, or you are not the intended recipient, you are not authorized to read, print, keep, copy or distribute this message, attachments, or any part of the same. If you have received this email in error, please immediately inform the author and permanently delete the original, all copies and any attachments of this email from your computer. Thank you [amwins.com](http://amwins.com).

This e-mail and any attachments may contain information that is privileged or confidential and is meant solely for the use of person(s) to whom it was intended to be addressed. If you have received this e-mail by mistake, or you are not the intended recipient, you are not authorized to read, print, keep, copy or distribute this message, attachments, or any part of the same. If you have received this email in error, please immediately inform the author and permanently delete the original, all copies and any attachments of this email from your computer. Thank you [amwins.com](http://amwins.com).