



AMERICAN HIGHWAY
CARRIERS ASSOCIATION

2023

AHCA MEMBER BENEFITS

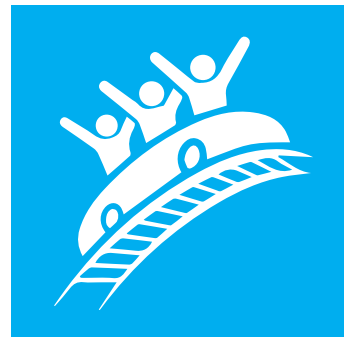


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Introduction



AMERICAN HIGHWAY CARRIERS ASSOCIATION

**Dedicated To Raising The Public Image Of The Transportation Industry
Through Professionalism, Safety & Pride Of Ownership.”**

American Highway Carriers Association (AHCA) was formed in 1983 as a trade association for transportation professionals. AHCA was introduced as, and still remains to be, a group of safety-conscious professionals. These members are marketed as a group to different businesses in an effort to gain preferred service and pricing beyond what is obtainable by the general public based on the group's unique demographics.

Here at AHCA, we are dedicated to raising the public image of the transportation industry through professionalism, safety and pride of ownership and recognize those individuals that set themselves apart in this manner. We go to great lengths to promote these values and primarily base entrance into the association on safety-related criteria.

AHCA provides personal and business discounts on a diverse range of products and services from commercial insurance to fuel purchases to amusement park tickets. AHCA seeks out those businesses that can provide meaningful benefits to its members. Once in agreement, AHCA actively advertises those products/services to its members through a variety of media.

Additionally, AHCA presents itself as the voice of the professional trucker. We represent our members on local, state and federal issues. Although AHCA does not retain its own legal staff, the size of membership and our relationships with other industry groups makes for a powerful, persuasive punch. AHCA currently maintains a 5,000+ member group.

AHCA is an invaluable resource of driving professionals that have connected with the association on a high level of trust. We are confident in our ability to successfully deliver quality service and worthwhile benefits to our members.

AHCA Provided Benefits



Scholarship Fund

Students pursuing higher education whose parents/grandparents are good-standing AHCA members are eligible to enter the AHCA Scholarship Contest.

From June 2 - June 1, AHCA accepts applications for the annual contest. AHCA currently awards up to \$1,500 in scholarship monies to be used towards higher education. Each awardee is honored in the bimonthly newsletter.

ROADTALK Newsletter

Every other month, AHCA members receive the ROADTALK newsletter. ROADTALK provides members with up-to-date information on member benefits, current industry information, tips for operating more smoothly and profitably and more.

Accidental Death & Dismemberment Insurance

Included with membership is one \$20,000 AD&D policy in the name of the owner of the member company. Policy effective date is immediately following payment of AHCA membership. Additional \$20,000 certificates may be purchased for employees at any time for an additional fee.

When the unexpected happens, it's important to know whom to call for assistance. Because you are covered with our Group Policy, you have access to Travel Assistance Services & ID Theft Protection and Assistance Services provided by Europ Assistance USA.



Accidental Death & Dismemberment

WHO IS INSURED and WHEN DOES COVERAGE BEGIN?

The first listed owner of any company who is an active, dues-paying member with AHCA and under 75 years of age is the designated insured* and is covered with \$20,000 AD&D insurance. Any and all other owners or employees that meet the above criteria are eligible (for a small fee) to also receive this coverage. Coverage begins immediately following acceptance into the association and payment of all required dues.

* Coverage is excluded for those members 75 years of age and older. *Coverage can be transferred to another employee in the event of age disqualification.*

COVERAGE FOR EMPLOYEES

If your employees were not covered with AD&D insurance when your company initially joined AHCA, do not worry! You can add AD&D coverage at anytime throughout the year.

Any company desiring coverage for their employees needs simply to notify AHCA and pay the appropriate premiums. Contact AHCA for rates.

24-hour Business and Pleasure Coverage

Hazard	Benefit	Amount	Hazard	Benefit	Amount
C-28	ADD	\$20,000	C-46D	SBLT	10% of Principal Sum to a Maximum of \$25,000
	AHV	10% of Principal Sum to a Maximum of \$25,000.		AB	5% of Principal Sum to a Maximum of \$10,000
	BCB	See Benefit Page		THERP	10% of Principal Sum to a Maximum of \$25,000.
	COMA	See ADD amount		ADD	\$20,000
	CONV	See Benefit Page		AHV	10% of Principal Sum to a Maximum of \$25,000.
	DCARE	5% of Principal Sum to a Maximum of \$5,000. Minimum Amount \$0.		BCB	See Benefit Page
	ED	5% of Principal Sum to a Maximum of \$5,000. Minimum Amount \$0.		COMA	See ADD amount
	REHAB	10% of Principal Sum to a Maximum of \$25,000.		DCARE	5% of Principal Sum to a Maximum of \$5,000. Minimum Amount \$0.
	SBLTAB			ED	5% of Principal Sum to a Maximum of \$5,000. Minimum Amount \$0.
	SBLT	10% of Principal Sum to a Maximum of \$25,000		REHAB	10% of Principal Sum to a Maximum of \$25,000.
AB	5% of Principal Sum to a Maximum of \$10,000	SBLTAB			
THERP	10% of Principal Sum to a Maximum of \$25,000	SBLT	10% of Principal Sum to a Maximum of \$25,000		
		AB	5% of Principal Sum to a Maximum of \$10,000		
		THERP	10% of Principal Sum to a Maximum of \$25,000.		

Benefit Description:

1. ADD means Accidental Death and Dismemberment Benefit - Loss Period: 365 days. For residents of Pennsylvania, the 365 days loss period is not applicable for loss of life only;
2. CONV means Conversion Privilege; REHAB means Rehabilitation Benefit - Loss Period: 365 days;
3. SBLTAB means Seat Belt and Airbag Benefit;
4. ED means Education Benefit;
5. COMA means Coma Benefit. Waiting Period: 30 days;
6. DCARE means Day Care Benefit;
7. THERP means Therapeutic Counseling Benefit;
8. AHV means Adaptive Home and Vehicle Benefit;
9. BCB means Bereavement Counseling Benefit.

If an Insured Person is covered under more than one Hazard or Class on the date of accident, he or she will be considered to be covered under the one Hazard or Class with the largest Benefit Amount.

Some exclusions apply to the above-referenced benefits, for complete details of the coverage(s) contact the plan Administrator.

Member Benefits



Entertainment

Aquarium of the Pacific
 Castle Park
 Discovery Kingdom
 Golf n Stuff
 Great America
 Hurricane Harbor
 LA Zoo
 Legoland
 Magic Mountain
 Medieval Times
 Palm Springs Aerial Tramway

Regal Entertainment Group
 Roaring Camp Railroad
 San Diego Zoo
 San Diego Safari Park
 Santa Cruz Beach Boardwalk
 Speed Zone
 Truck Tub
 Universal Studios



Commercial Tires - Goodyear Tire Centers - Goodyear offers AHCA members incredible discounts on many popular tire sizes and includes the ability to add 24/7 roadside service. This program is a great choice for both fleet and independent operations.

Truck Washing - Truck Tub – Truck Tub offers FREE services with purchase of tractor and/or trailer wash.

www.AHCAonline.com - The association's website contains information on all of the benefits listed here and any benefits added since the time of printing. In addition to those listed here, AHCAonline.com has numerous meaningful web-based benefits. Please make it a point to see for yourself all that is available to you. *Get involved and feel the power of membership.*

Auto Glass Repair/Replacement

Safelite Autoglass - Auto glass repair and replacement.



Vehicle Rentals

Hertz - 5% - 10% discount

• Budget - 10% discount

• Avis - 10% discount

Commercial Auto Insurance



AHCA is happy to offer its members access to commercial auto insurance with Williamsburg National Insurance Company. Through the program's appointed agents, members have access to auto liability, physical damage and cargo coverages. This program includes the following policy enhancements as listed below.

Towing Endorsement: Provides coverage for towing costs up to \$1,000 allowing you to have the vehicle towed to a repair facility of your choice within 150 miles. However, the vehicle must be towed from the scene of the loss. No deductible applies.

Uninsured Motorists Property Damage: Provides up to \$3,500 coverage for damages caused to your vehicle by an uninsured motorist. There must be an identified uninsured vehicle/driver for coverage to apply and all other applicable insurance would provide coverage first and foremost (i.e. physical damage).

Combined Deductible For Truck And Trailer: Combines the physical damage deductibles for truck and trailer in the event of a loss. Previous policies would charge an assigned deductible for the truck and the trailer separately.

Miscellaneous Equipment Coverage: Provides coverage for small tools (such as tarps, chains, tear downs, load separators and miscellaneous hand tools) that are damaged as a result of a loss, for a limit of \$500 per tool and a total limit maximum of \$2,500.

Rental Reimbursement Coverage: Provides payment for a rental unit of \$175.00 per day up to 15 days for a maximum payment of \$2,625.00. Physical damage coverage must be carried on the unit that suffers the loss in order for coverage to apply. No deductible applies.

Comprehensive Coverage: Replaces "specified perils" on your physical damage policy thus broadening your coverage. No longer requires a specific cause for coverage to apply. Coverage responds to any peril other than collision or upset.



Ameritrust Group maintains a website containing a searchable library of Risk Management resources, including safety bulletins, safety programs, live streaming safety videos, industry news, and links to various federal and state regulatory agencies.

The website is www.Safetyinsurance.com and is available to all AHCA members. There is an informational flyer about Safetyinsurance located on the main page of the website, along with instructions regarding the registration process.

Our Members

AHCA members are a unique group of individuals. The majority of our members have long established relationships within the industry that keep their workload steady. These seasoned business owners know their industry and are constantly looking for ways to run more smoothly and profitably. They understand that every dollar shaved off expenses goes directly to profits. They are also professional truckmen that appreciate and prefer quality. Our members are an elite group of professional drivers that represent the top 10% that the industry has to offer – the loss ratios produced by this group are a testament to that fact.

The following are some rough statistics and demographics of this elite group:

Member Companies	1,300+
Members	5,000+
Average member age	51
Average years driving	12
Gender.....	95% male, 5% female

The majority of our members (80%) reside in Southern and Central California, 18.5% in the northern most parts of the state and the remaining 1.5% in other parts of the country.

Our trucking members are divided into two groups, Owner Operator and Fleet operations. Owner Operators represent 65% of our members and fleet operations represent 35%.

An owner operator is an operation from 1-4 trucks. A fleet is an operation of 5 or more trucks.

Entrance Criteria

AHCA is a group of safety-conscious individuals and companies related and/or belonging to the California transportation industry. In order to maximize our marketing ability and promote safety to the trucking industry, AHCA is very selective as to who may become an American Highway Carriers Association member. AHCA maintains high standards for both members and vendors.

Entrance into the AHCA program is based on a safety point count. Basic demographic requirements, traffic violations, convictions and traffic accidents all modify the safety point count. Safety Point Count maximum is 6, see below for details.

The following are basic demographic requirements*:
Any requirement not met is an automatic disqualification.

- Minimum age 21.
- If the prospective member is a trucking company owner, they must have a minimum of 2 years in business or if new in business must have a minimum of five years commercial driving experience.
- If the prospective member is NOT a truck driver or trucking company owner, they must have a minimum of 3 years associated with the trucking industry.

<u>Driving-related criteria*</u>	<u>Point Count</u>
<ul style="list-style-type: none"> • Underage Drivers..... 1 One (1) point shall be charged for each year under 25 years of Age. (e.g., Age 23 = 2 points) • First Chargeable Accident..... 1 An accident is considered chargeable if it results in a paid or reserved loss in excess of \$350 and does not involve an uninsured motorist claim. To qualify as a non-chargeable accident, a claims report or police report showing the accident was not at fault is needed. <li style="padding-left: 20px;">- Second Chargeable Accident 3 • Moving Convictions 1 <li style="padding-left: 20px;">- Fourth Moving Conviction 2 • Brake Convictions 1/2 • Equipment/Safety/FTA Convictions in Excess of Two 1/2 • Major Convictions received in the past three-year period in any motor vehicle..... 6 Major Convictions defined as: reckless driving, drunk driving, common drunk, influence of drugs or glue, drinking in a motor vehicle, open container, driving while intoxicated, presumption of any other drinking conviction and exhibition of speed. 	

* Any violation that includes any violent act is an automatic disqualification.
* Vendors for this program are subject to different entrance criteria, call AHCA for details.

Membership Fees

Current as of 9/13

\$20 X	
1	20
2	40
3	60
4	80
5	100
6	120
7	140
8	160
9	180
10	200
11	220
12	240
13	260
14	280
15	300
16	320
17	340
18	360
19	380
20	400

Calculator for AD&D Insurance

POWER UNITS/DRIVERS ASSOCIATED MEMBERS	ANNUAL FEE	POWER UNITS/DRIVERS ASSOCIATED MEMBERS	ANNUAL FEE
BASE FEE	\$200	11	\$270
2	210	12	275
3	220	13	280
4	230	14	285
5	240	15	290
6	245	16	295
7	250	17	300
8	255	18	305
9	260	19	310
10	265	20	315

Membership fees continues at \$5 each driver/power unit/associated member

CALCULATING AHCA FEES FOR OWNERS & DRIVERS

Membership Fees:

- For trucking companies, membership dues are charged the base fee and modified by the number of power units/drivers – whichever is more.

NOTE: All owners (driver or not) are considered in the above base fee.

- For non-trucking companies, dues are charged the base fee and modified by the number of additional associated memberships requested.

Accidental Death & Dismemberment (AD&D) Fees:

- One (1) \$20,000 AD&D policy is included in the base membership fee.
- Employees can be covered for an additional \$20 each, contact AHCA at (877) 855-8462.

NOTE: AD&D coverage is only available through age 74.

AHCA's Website

www.AHCAonline.com!

Check out the AHCA website at www.AHCAonline.com for the latest member benefits, industry updates and exciting new offers.

You can contact us, order supplies, enter contests, play games, find out the latest vendor happenings and so much more.

AHCA's scholarship program is available to children and grandchildren of AHCA members.



Scholarship



CONTEST

ENTRIES MUST BE RECEIVED BY SEPTEMBER 1ST

\$20,000 Accident Insurance

One \$20,000 Accidental Death & Dismemberment policy is automatically included with membership for each member company. To purchase additional policies for staff and/or contractors, call AHCA at (877) 855-8462

[Learn more ...](#)



AHCA Contact Information

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