



April 23, 2015

Rosemary Chiavetta, Secretary
PA Public Utility Commission
Motor Carrier Enforcement
Bureau of Investigation and Enforcement
P.O. Box 3265
Harrisburg, PA 15105-3265

Re: Docket No C-2015-2474910

Dear Ms. Chiavetta:

I am in receipt of your Complaint dated April 16, 2015.

Always Truck N LLC since start of operations has always carried Cargo Insurance however through no fault of our and due to the failure of our Insurance Carrier a Form H was never submitted to the PA PUC as required for 2015. Although I understand that you can not accept the enclosed copies as proof of Cargo Insurance, I have provided copies none the less.

Our insurance broker is currently working with our Insurance Carrier – National General Insurance Corporation – NAIC Number 22780 to provide to you our proof of cargo insurance – Form H and you should be receiving this form and/or online verification soon.

We are asking that you waive the \$500.00 fine and restore our company back in good standing with the PUC.

I will continue to keep in touch with your office and our broker until this matter is resolved and all required proof of insurance is received by your office.

Thank you and I apologize for this oversight.

Sincerely,

Bryan K. Snyder, Owner
Always Truck N.LLC

RECEIVED
2015 APR 27 AM 11:14
PA P.U.C. SECRETARY'S BUREAU

ALWAYS TRUCK N LLC
160 ROCKY RIDGE ROAD
WAYNESBURG PA 15370

Date: 4/22/2015

Underwriting Company: Integon General Insurance Corporation

Policy Number: 2003059604

Policy Period: 3/10/2015 – 3/10/2016

Dear ALWAYS TRUCK N LLC,

Thank you for continuing to allow National General Insurance to serve your insurance needs! Your policy has recently been changed and we have included an amended declarations page that reflects your current coverage, vehicles and drivers.

For your convenience, we've outlined the documents you've just received:

- **Included in this packet...** - Please review the information contained in this packet:
 - o Your Amended Declarations Page

Please take a moment to verify that the information is correct, and then store your documents in a safe place.

Thank you again for choosing National General Insurance. We appreciate your business!

RECEIVED
2015 APR 27 AM 11:14
PA.P.U.C.
SECRETARY'S BUREAU



PO Box 3199
Winston Salem, NC 27102-3199

ALWAYS TRUCK N LLC
160 ROCKY RIDGE ROAD
WAYNESBURG PA 15370

Policy Number:

2003059604

Named Insured:

ALWAYS TRUCK N LLC

Policy Period:

3/10/2015 - 3/10/2016

12:01 A.M.

Date of Notice:

4/22/2015

Policy Underwritten By:

Integon General Insurance Corporation

24 Hour Claim Reporting: 1-800-468-3466

For Policy Information: 1-877-468-3466

www.NationalGeneral.com

Your Agent:

The Daloisio Agency
156 South Jefferson Street
Kittanning PA 16201
(724) 545-1125

PA COMMERCIAL VEHICLE DECLARATIONS PAGE

Endorsement Effective 4/22/2015

The following changes were made to your policy - Policy Level Change, Vehicle(s) Information Updated

NOTICE: A RENTAL AUTO WILL BE COVERED FOR COLLISION DAMAGE IF:

1. YOU HAVE PURCHASED COLLISION COVERAGE FOR AT LEAST ONE AUTO ON THE POLICY AS SHOWN ON YOUR DECLARATIONS PAGE; AND
2. THE AUTO IS RENTED BY YOU FOR 60 DAYS OR LESS UNDER A WRITTEN RENTAL AGREEMENT FROM A COMMERCIALY LICENSED RENTAL AGENCY; AND
3. THE AUTO IS BEING OPERATED BY YOU OR ANY FAMILY MEMBER AT THE TIME OF LOSS.

Drivers, Employees and Household Residents

#	Name	Driver Status	License #	Lic State	Date of Birth	Gender	Marital Status	Driver Pts	Yrs. Licensed
#1	Bryan Snyder	Owner Driver	XXX0854	PA	5/5/1960	Male	Married	0	3
#2	Ronald Cox	Employee	XXX8187	PA	9/9/1978	Male	Married	0	17

Insured Vehicle(s) and Schedule of Coverages

#	Vehicle Description	VIN	Usage	Radius	Premium
#1	2012 DODG RAM 3500 ST	3C63D3GLXCG342579-DEA219	Business Use Only	800	
	Garaging Location:	15370			
	Policy Coverage Level	ScheduledAuto			
	Coverages Provided	Limits/Deductibles			Premium
	Bodily Injury / Property Damage - Combined Single Limit	\$1,000,000 Combined Single Limit			\$1,971.00
	Underinsured Combined Single Limit - Nonstacked	\$35,000 Combined Single Limit			\$33.00

	Uninsured Combined Single Limit-Nonstacked	\$35,000 Combined Single Limit	\$17.00
	Custom Equipment Comprehensive	\$1,000	Included
	Medical Expense	\$5,000 w/o Work Comp Per Occurrence	\$108.00
	Comprehensive	Actual Cash Value - \$1,000 Deductible	\$165.00
	Collision	Actual Cash Value - \$1,000 Deductible	\$544.00
	Rental Reimbursement	\$50 Day, \$1500 Occurrence	\$73.00
	Roadside Assistance	\$75 Occurrence, \$450 Term	\$18.00
	Total for this Vehicle		\$2,929.00
#2	2014 RAM RAM TRUCK 3500 ST	VIN: 3C63R3GL1EG149595-GAA8A7	Usage: Business Use Only Radius: 800
	Garaging Location:	15370	
	Policy Coverage Level	ScheduledAuto	
	Coverages Provided	Limits/Deductibles	Premium
	Bodily Injury / Property Damage - Combined Single Limit	\$1,000,000 Combined Single Limit	\$2,272.00
	Underinsured Combined Single Limit - Nonstacked	\$35,000 Combined Single Limit	\$33.00
	Uninsured Combined Single Limit-Nonstacked	\$35,000 Combined Single Limit	\$18.00
	Custom Equipment Comprehensive	\$1,000	Included
	Medical Expense	\$5,000 w/o Work Comp Per Occurrence	\$78.00
	Comprehensive	Actual Cash Value - \$1,000 Deductible	\$225.00
	Collision	Actual Cash Value - \$1,000 Deductible	\$963.00
	Rental Reimbursement	\$50 Day, \$1500 Occurrence	\$73.00
	Roadside Assistance	\$75 Occurrence, \$450 Term	\$18.00
	Total for this Vehicle		\$3,680.00
#3	2013 GOOS	VIN: 4P5T92823D1186739-108	Usage: Business Use Only Radius: 800
	Garaging Location:	15370	
	Policy Coverage Level	ScheduledAuto	
	Coverages Provided	Limits/Deductibles	Premium
	Bodily Injury / Property Damage - Combined Single Limit	\$1,000,000 Combined Single Limit	\$327.00
	Medical Expense	\$5,000 w/o Work Comp Per Occurrence	\$6.00
	Comprehensive	Stated Amount \$7,500 - \$500 Deductible	\$97.00
	Collision	Stated Amount \$7,500 - \$500 Deductible	\$366.00
	Roadside Assistance	\$75 Occurrence, \$450 Term	\$18.00
	Total for this Vehicle		\$814.00
#4	2013 GOOS	VIN: 5Z5FG3027DS000599-108	Usage: Business Use Only Radius: 800
	Garaging Location:	15370	
	Policy Coverage Level	ScheduledAuto	
	Coverages Provided	Limits/Deductibles	Premium
	Bodily Injury / Property Damage - Combined Single Limit	\$1,000,000 Combined Single Limit	\$327.00
	Medical Expense	\$5,000 w/o Work Comp Per Occurrence	\$6.00
	Comprehensive	Stated Amount \$7,500 - \$500 Deductible	\$97.00
	Collision	Stated Amount \$7,500 - \$500 Deductible	\$366.00

Roadside Assistance	\$75 Occurrence, \$450 Term	\$18.00
Total for this Vehicle		\$814.00
#5 2013 GOOS	VIN: 4MJUB2126EE061613-108 Usage: Business Use Only Radius: 800	
Garaging Location:	15370	
Policy Coverage Level	ScheduledAuto	
Coverages Provided	Limits/Deductibles	Premium
Bodily Injury / Property Damage - Combined Single Limit	\$1,000,000 Combined Single Limit	\$327.00
Medical Expense	\$5,000 w/o Work Comp Per Occurrence	\$6.00
Comprehensive	Stated Amount \$7,500 - \$500 Deductible	\$97.00
Collision	Stated Amount \$7,500 - \$500 Deductible	\$366.00
Roadside Assistance	\$75 Occurrence, \$450 Term	\$18.00
Total for this Vehicle		\$814.00
Additional Policy Coverages	Limits/Deductibles	Premium
Cargo	\$100,000 Each Accident / \$2500 Deductible	\$3,434.00
Combined Vehicle Premium		\$9,051.00
Combined Policy Coverages Premium		\$3,434.00
Acquisition Expense		\$15.00
Additional Insured Charge		\$25.00
Form E Filing Charge		\$50.00
Total 12 Month Policy Premium		\$12,575.00

Discounts Applied

Policy Level

In Agency Transfer Discount
Paperless Discount
Package Discount

Vehicle Level

1 Anti-theft Discount
2 Anti-theft Discount

Surcharges Applied

Policy Level

Motor Carrier Filing

Important Notice

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Additional Policy Information

Rated Commodities

Machinery/Equipment

Additional Insured

Producers Supply Company
121 Kiwi Drive, Waynesburg PA 15370

Tier 9

Disclosure of Possible Additional Charges

The amounts below are authorized for use in this state. However, they are only charged if they apply to your policy.

Cancellation Charge \$15.00
10039PA (05012014)

Convenience Fee	\$5.00
Federal Filing Fee	\$50.00
Late Charge	\$10.00
Nonsufficient Funds Charge	\$25.00
Reinstatement Charge	\$20.00
Waiver of Subrogation	\$25.00

Forms and Endorsements

Endorsement	Edition	
10141	01012014	ADDITIONAL INSURED COVERAGE
10148	01012014	CARGO COVERAGE
10154	01012014	RENTAL REIMBURSEMENT COVERAGE
10155	03012013	ROADSIDE ASSISTANCE COVERAGE
10851	07012013	MOTOR CARRIER MCS-90
11207	01012014	COMMERCIAL AUTO POLICY - PA
11279	04012014	NUCLEAR ENERGY LIABILITY EXCLUSION



Authorized Signature

TO SPEAK WITH US CALL
1-877-468-3466

Policy Summary
ALWAYS TRUCK N LLC - 2003059604 - 00

[Log Out >](#)

[CLAIMS](#) [LEARNING CENTER](#)

My Agent

The Daloisio Agency
156 South Jefferson
Street
Kittanning, PA16201
John@thedaloagency.co
m

I Need To...

[Make A Payment](#)
[Request My ID Card](#)
[Update Contact Info](#)
[View Claims History](#)

Name & Address	Policy Number	Next Amount Due	Amount Due On
ALWAYS TRUCK N LLC 160 Rocky Ridge Road Waynesburg, PA 15370	2003059604	\$1,156.88 Make A Payment	5/10/2015 Payment History
Email Address alwaystruckin365.24.7@gmail.com	Policy Term 3/10/2015 - 3/10/2016	Total Premium \$12,365.00	Remaining Balance \$10,321.36
Phone Number (724) 485-3080	Policy Status Active	Last Payment \$978.04	Last Payment Received 4/4/2015
Document Delivery Method EMAIL		Payment Plan Installments	Payment Method Direct Bill

Alerts & Messages

No Alerts and Messages are available for review on this policy.

Policy Documents & Amendments

DATE EFFECTIVE	DATE PROCESSED	ACTIVITY	FORMS
4/22/2015	4/22/2015	Policy update processed	2
3/10/2015	4/1/2015	Certificate of Insurance	2
3/10/2015	4/1/2015	Certificate of Insurance	2
4/1/2015	4/1/2015	Policy update processed	2

* Top 4 recent records are initially displayed. - See More Activity

Policy Contract

FORMTYPE	DATE PROCESSED	FORMS
11207 (01012014) COMMERCIAL AUTO POLICY - PA	3/10/2015	2

[Are you experiencing trouble viewing your documents?](#)

Drivers

DRIVER	FIRST NAME	LAST NAME	LICENSE STATE	DRIVER POINTS	LICENSE NUMBER
1	Bryan	Snyder	Pennsylvania	0	****0854
2	Ronald	Cox	Pennsylvania	0	****8187

Vehicles

UNIT	VEHICLE	VIN	LOSS PAYEE	GARAGING ZIP	COMPREHENSIVE DEDUCTIBLE	COLLISION DEDUCTIBLE	FTC	ROADSIDE	RENTAL
1	2012 DODG RAM 3500 ST	3C63D3GLXCG342579	No	15370	\$1000	\$1000	No	Yes	Yes
2	2014 RAM RAM TRUCK 3500 ST	3C63R3GL1EG149595	No	15370	\$1000	\$1000	No	Yes	Yes
3	2013 GOOS	4P5T92823D1186739	No	15370	\$500	\$500	No	Yes	No
4	2013 GOOS	5Z5FG3027DS000599	No	15370	\$500	\$500	No	Yes	No
5	2013 GOOS	4MJUB2126EE061613	No	15370	\$500	\$500	No	Yes	No

Policy Coverages

COVERAGE	LIMIT
Bodily Injury / Property Damage - Combined Single Limit	\$1,000,000 Combined Single Limit
Underinsured Motorist Combined Single Limit - Nonstacked	\$35,000 Combined Single Limit
Uninsured Motorist Combined Single Limit-Nonstacked	\$35,000 Combined Single Limit
Cargo	\$100,000 Each Accident / \$2500 Deductible



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