



## PILOT / ESCORT VEHICLE OPERATOR INSURANCE

The Pilot / Escort Vehicle Operator (P/EVO) industry brings with it constant risk management. Unlike the carrier industry, which is seemingly overburdened with federal and state regulations, the P/EVO industry remains largely unregulated - thus P/EVOs and the carriers who hire them must self-regulate when it comes to having the most appropriate insurance coverage in place.

“What kind of insurance coverage does a P/EVO need?” is a question we hear often - and you’d be amazed at the amount of misinformation and lack of understanding that exists pertaining to insurance best-practices in the P/EVO industry.

This lack of consistent information available pertaining to adequate insurance protection for P/EVOs **has lead to many states REQUIRING a P/EVO to hold an insurance policy that does NOT properly cover all of the risk** entailed with escorting OS/OW freight.

A fundamental principle to understand while working with P/EVOs is this: **there is no single type of insurance policy that pro-**

**TECTS all areas of risks when it comes to a P/EVO.** It takes the protection of multiple types of insurance to properly protect all parties involved in escorting OS/OW freight.

There are 3 types of insurance coverage every P/EVO needs to be properly insured:

- **Commercial Automotive Insurance**
- **General Liability Insurance**
- **Professional E&O (Errors & Omissions)**

These policies work together - and requiring only one or two will leave the carrier unprotected in the event that the P/EVO causes an incident involving property damage or bodily injury.

The most important of these three policies is the Professional E&O - and if you only “require” one policy from the P/EVOs you work with - make sure that is the one. This is because generally speaking you can’t get a Professional E&O policy without already having the others.

### The 3 types of insurance EVERY P/EVO should have:

- 1 Commercial Automotive:**  
This policy protects against damages caused by accidents involving the physical pilot / escort VEHICLE itself.
- 2 General Liability:**  
Simply put - this policy is only needed because without it you cannot get the next type of coverage - which is the most important.
- 3 Professional Errors & Omissions (E&O):**  
This is the most important policy - by definition this policy will protect against bodily injury or property damage caused by an error or omission of the P/EVO.



*This article was written from collaboration with NAPVSA's Advisory Council and consultation from Michael Morgan with Pit Row Transportation Solutions. For more information please contact a NAPVSA representative at [info@napvsa.org](mailto:info@napvsa.org)*

### WHY DOES IT MATTER?

Let’s look at how these policies work in the worst case scenario: the event an Oversized Load strikes a bridge due to the P/EVO failing to warn the truck driver of the low bridge.

Many carriers, as well as states, ONLY require P/EVOs to carry commercial automotive insurance. In this example **that type of policy would not cover any damages** - simply because the pilot / escort VEHICLE itself was not directly involved in the accident and did not physically cause any damage.

The same goes for carriers and states that only require General Liability insurance - the policy would not cover any damages because the P/EVO’s **vehicle** was not directly involved.

The only policy that would cover the damages caused in this incident would be the Professional Errors & Omissions policy - this policy protects against professional errors made by the insured - such as the failure to properly warn the truck driver of the low bridge.

