

Progressive Insurance® Announces New Cargo Plus Coverage

Insurance provider expands Motor Truck Cargo coverage to offer broader protection

MAYFIELD VILLAGE, Ohio, April 16, 2025 [/PRNewswire/](#) -- Progressive Insurance today announced the launch of Cargo Plus, a new endorsement that expands Motor Truck Cargo coverage purchased by for-hire truckers and other eligible customers.

Motor Truck Cargo coverage offers protection in the event a trucker is legally liable for damage to covered property while in the trucker's exclusive physical custody and control. The new Cargo Plus endorsement protects truckers by expanding coverage for perils attributed to wetness, rust, and corrosion, and covers perils attributed to driver error and changes in temperature on refrigerated loads for customers that purchase Refrigeration Breakdown coverage.

The Cargo Plus endorsement is automatically included on new Progressive policies with Motor Truck Cargo coverage. Existing Progressive customers with Motor Truck Cargo or Refrigeration Breakdown coverage can immediately benefit from enhanced coverage under Cargo Plus prior to renewal.

With Cargo Plus, Progressive is delivering additional protection to for-hire truckers with Motor Truck Cargo coverage to help them move forward with the confidence of knowing they've got the coverage they need. For-hire truckers carry Motor Truck Cargo coverage to protect the goods they are transporting, making it an important part of securing loads with brokers and shippers.

"As the #1 truck insurer in America*, we take pride in delivering solutions that meet the needs of our trucking customers. We routinely evaluate areas where we can enhance our product to become a destination for truck insurance, and the new Cargo Plus endorsement advances that goal," said Peter Niro, Truck Product Development Manager at Progressive. "Our trucking customers rely on Progressive Commercial for a broad range of insurance solutions, competitive pricing, and excellent customer service. The new Cargo Plus endorsement allows us to better serve the coverage needs of our trucking customers."

As of today, April 16, eligible Progressive customers in the following 42 states can benefit from the new Cargo Plus coverage: AK, AL, AR, AZ, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, NE, NH, NJ, NM, NV, OH, PA, RI, SD, TN, TX, UT, VT, WA, WI, WV, and WY.

Subject to regulatory approval, Progressive plans to have the Cargo Plus endorsement available in 49 states by May 21, 2025, and in all states by the end of 2025. Refrigeration Breakdown coverage is not available for policies written in CA and FL.

*No. 1 truck insurer from S&P Global Market Intelligence 2023 national written premium data.

Truck is classified as all For Hire Specialty (FHS) vehicles, all For Hire Transportation (FHT) vehicles, and all vehicles with a Gross Vehicle Weight (GVW) greater than 16,000 lbs. for Tow, Contractors, and Business Auto.

About Progressive

Progressive Insurance® makes it easy to understand, buy and use [car insurance](#), [home insurance](#), and other protection needs. Progressive offers choices so consumers can reach us however it's most convenient for them — online at [progressive.com](#), by phone at 1-800-PROGRESSIVE, via the Progressive mobile app, or in-person with a local agent.

Progressive provides insurance for personal and commercial autos and trucks, motorcycles, boats, recreational vehicles, and homes; it is the second largest personal auto insurer in the country, a leading seller of [commercial](#) auto, [motorcycle](#), and [boat](#) insurance, and one of the top 15 homeowners insurance carriers.

Founded in 1937, Progressive continues its long history of offering shopping tools and services that save customers time and money, like Name Your Price®, Snapshot®, and HomeQuote Explorer®.

The Common Shares of The Progressive Corporation, the Mayfield Village, Ohio-based holding company, trade publicly at NYSE: PGR.

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<https://progressive.mediaroom.com/2025-04-16-progressive-insurance-R-announces-new-cargo-plus-coverage>