



Custom Trailers

By Sue Ellens

Custom trailers are becoming a more popular option for many different types of businesses and organizations. After seeing the cover article on the last issue of *Tracks* about the custom trailers being used as mobile classrooms by the Kansas consortium of community colleges and technical schools, this subject was brought to the forefront.

The custom trailers offer these companies the mobility they need to reach a broader audience and connect the buyers with the products they have to sell or the services they have to offer. In the case of the Kansas schools, they were able to bring the mobile classrooms to the students around the state to provide the hands-on training to accompany the online hybrid courses.

This is just one of the ways that custom trailers can be used as a support system for the main facility. Mobile museums and displays travel throughout the country educating all age groups along the way. Mobile offices, computer labs and tech labs bring the office or lab directly to the worksite – to where the services are needed. The Farm to Market trend in the food industry has Vending Trailer and Mobile Kitchens appearing in many urban areas and farmers' markets.

These custom trailers aren't boring, either! Design features can include awnings, vending doors, slide-outs,

sound systems, generators, satellite hookups, refrigeration, viewing platforms, custom graphics, canopies, dome lights, and almost anything else you can imagine. The manufacturers and dealers represented in NATM and NATDA have produced some amazing trailers over the years.

For the business purchasing one (or many) of these custom trailers, one concern is insurance. They need to be sure they are adequately insuring these often very valuable custom units.

Many commercial auto policies will cover the trailer, but only the shell of the trailer. The original cost of the trailer may be \$50,000 and after adding all the design elements and customization the value could increase to \$95,000. Then after adding custom graphics, the value could increase another \$25,000. That brings the total value of the trailer to \$120,000. If it is being insured under a standard commercial auto policy, it is only being insured for \$50,000. That is a big gap should there be a claim.

There are specialized insurance policies available for these units outside of the standard commercial auto marketplace. Specialized policies can include Replacement Cost for the trailer, permanently attached equipment and graphics. They can also offer Equipment Breakdown coverage in the event that something happens to the equipment installed in the trailer.

There can even be additional coverage for miscellaneous equipment and supplies. These are coverage benefits that are not available on a standard commercial auto insurance policy.

The custom trailer industry is just starting to boom and the manufacturers and dealers in NATM and NATDA are taking the lead.

If you have any questions or would like any additional information on the custom trailer insurance policies available at Thum Insurance Agency, please call Melissa Thum at 800-866-0777. Office hours are 8:00 am to 5:30 pm Eastern Time, Monday through Friday.

Thum Insurance Agency has provided customized insurance packages for customers since 1990.

Thum Insurance Agency, L.L.C. is an Affinity member of the National Association of Trailer Manufacturers (NATM), and a proud founding member of the North American Trailer Dealers Association (NATDA).

Coverages may vary by state and company. Coverages are controlled by the policies issued and are not modified, extended or revised by the descriptions contained herein.