

November 3, 2008

Trucker Insurance Requirements

As a general reminder to all of our valued customers, trucker insurance requirements apply only if a company is currently using or intends to use **Young Brothers equipment** such as containers (reefer or dry), G-vans, chassis, flatracks, platforms or any combination thereof. "Using" and "use" are defined as taking the equipment off Young Brothers property or returning the equipment to Young Brothers.

The required liability insurance limits, as stated in our Tariff 5-A, Rule No. 75, are as follows, with Young Brothers named on the certificate as an additional insured:

Insurance	Required Limits
Commercial General Liability	○ \$1,000,000 per occurrence - Bodily Injury and Property Damage Liability Combined Single Limit
Business Auto Liability	○ \$1,000,000 per occurrence - Bodily Injury Liability ○ \$250,000 per accident - Property Damage Liability ○ \$1,000,000 per occurrence - Combined Single Limit
Garage Liability in lieu of both Commercial General & Business Auto Liability	○ \$1,000,000 per occurrence - Auto and Other Than Auto
Excess/Umbrella Liability	○ Must accompany liability limits to total required minimum limit

Please note that the last two liability limits in the table above are not set forth in our Tariff 5-A, Rule No. 75, but have been determined by Young Brothers to be acceptable insurance equivalents.

We have also placed the following guidelines into effect:

- Young Brothers will send you a non-compliance notice (such as for insufficient coverage) and allow you ample time to correct all deficiencies found, however Young Brothers will **NOT** send you a notice if your certificate expires and will not be liable for any storage or detention charges incurred as a result of insurance lapse.
- If Young Brothers should receive a cancellation notice from your insurance agent **TWICE** for the same policy, we reserve the right to revoke our equipment usage privileges on a case by case basis.
- A customer has the right to notify Young Brothers at any time to request that we remove the customer from our trucker list.

Please note that with the launch of our new Freight and Container Equipment (FACE) system, if you are found to be non-compliant at exit or entry to our facilities, you will **NOT** be allowed to return or remove our equipment from our facilities. We will make special allowances for November 3 and 4, but will thereafter enforce the requirements set forth above.

Should you have any questions, please call **Shirley Ogawa** at (808) 543-9318.

Mahalo for your support, cooperation and patience during this time.