



## **LOCAL OWNER OPERATOR PACKAGE**

### **Erb Transport Limited**

290 Hamilton Road New Hamburg ON N3A 1A2

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Telephone: 519-662-2710 Fax: 519-662-3316

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***Another Cool Move***



## Local Owner Operator Conditions and Guidelines

As an owner-operator, you are a self-employed individual who owns and operates their own business. You will provide services to transport goods to our customers, within a designated area, building and maintaining relationships with our customers.

### Owner Operators are responsible for the following:

1. Insurance, administered by Erb, and paid by the Owner Operator.
  - 3.75% of Gross Income (Schedule B)
    - Insurance premium will reduce for safe driving years with Erb (Schedule C)
  - Approximate cost of \$5700.00 per year based on average income
2. Maintain your provincial WCB Coverage or a “Roadside Edge” package (Worker’s Compensation Alternative) administered through Erb and paid by the Owner Operator (coverage starting at \$106.39 monthly). Must maintain WCB coverage for any Erb approved driver they hire to drive their truck.
3. Enroll in Erb Owner Operator Health Insurance Plan administered by Erb and paid by Owner Operator:
  - Base Plan offering: Single Coverage only (\$114.97 plus PST)
  - Enhanced Plan offering: Single (\$174.94 plus PST) or Family (\$443.50 plus PST)
    - Note: Over age 65 options and rates may vary
4. Ontario Base Plate is paid by the Owner Operator monthly.
  - Amount will vary depending on the weight the truck is licensed for (approximately \$250/month plus HST)
5. As an owner-operator, you are responsible for your own fuel costs, with a fuel cap set at \$0.459/L for all fuel purchased through Erb.
6. Erb will provide the following:
  - Standard Erb decal package for truck
  - All permits and tolls (excluding 407)
  - Isaac Telematic Hardware (tablet)
  - Free parking for equipment at home terminal
  - Winter plug in fee may apply at some terminals

For additional questions or clarification, please contact:		
Randy Steckly, VP of Driver Services	800-265-2182 ext. 6225	<a href="mailto:rsteckly@erbgroupp.com">rsteckly@erbgroupp.com</a>
Frank Heon, VP of Terminal Operations	800-265-2182 ext. 3317	<a href="mailto:fheon@erbgroupp.com">fheon@erbgroupp.com</a>



**Erb Transport Limited**  
**Local Owner Operator Pay Rates**

<b>TORONTO</b>	<b>Tractor</b>	<b>Strate</b>
Delivery/Pick-Up	\$ 36.72	\$ 14.50
Drop/Hook	\$ 7.14	N/A
Delay	\$ 51.00	\$ 26.52
Regular Hourly Rate	\$ 28.56	\$ 15.00
Training Hourly Rate (where flat rate does not apply)	\$ 27.00	\$ 24.00
KMS	\$ 0.530	\$ 1.020
Weight (delivery and pick up)	N/A	\$ 0.00600

<b>MONTREAL</b>	<b>Tractor</b>
Regular Hourly Rate	\$33.66
Training Hourly Rate (where flat rate does not apply)	\$ 27.00
Delivery/Pick-Up	\$28.56
Drop/Hook	\$11.22
KMS	\$0.510



## Contractors Insurance

### **Schedule B**

Premium:	Base rate 3.75% of gross revenue
Deductible:	\$3000.00 per unit (tractor and trailer are separate units)
Cargo:	\$2000.00

### **Schedule C**

Owner operators are offered an incentive for years of safe driving in a reduction in insurance premiums.

<u>Claims-Free Time Period</u>	<u>Insurance Rate</u>
0-2 years	3.75 %
2-4 years	3.50 %
4-6 years	3.25 %
6-8 years	3.00 %
10 + years	2.75 %

1. Each time an owner operator moves into a higher claims free period, their insurance rate will decrease (i.e. greater than 2 years, decreases rate to 3.50 %).
2. Based upon annual earnings of \$150,000, the annual savings to move from one category to a lower category is \$375.00.
3. Any claim over the deductible amounts would increase the insurance rate by 2.0% for each claim and reset the Claims free period to zero.
4. For each claim free year (based on the anniversary date of the claim), the rate would decrease by 1.0% until the starting rate is reached.

The maximum total deductible in the event of a total loss of tractor-trailer and cargo is \$8000.00.

Any insurance claims over the deductible amount will increase the base rate by 2% for each claim.

For each claim free year (based on the anniversary date of the claim), the rate will drop by 1.0% until the base rate is reached. The premium will never drop below the base rate.

In the event an Owner Operators insurance rate is above the base rate and the contract between the Company and the Contractor is terminated by either party, a fee of \$2,500.00 will be payable to Erb.

### **Driver Education and Risk Management for Owner-Operators**

Erb Transport schedules Safety meetings on a regular basis for all Company Drivers and Owner Operators. Owner operators and their drivers who do not participate in the scheduled Safety meetings will be considered as a greater claims risk and will be assessed an additional .25% premium. The .25% increase will be applied to each missed meeting and will remain in effect for one full year from the meeting date.



## Contractors Licensing Requirements Checklist

- ✓ Bill of Sale and Lease Agreement (if leased) showing capital cost and the least start date with both buyers and sellers' signatures
- ✓ Original Ontario ownership or NIVS card
- ✓ 36-day Ontario safe standards certificate if the truck ownership is unfit or is being transferred to another owner
- ✓ Valid Ontario vehicle emissions test (unless current year or future year)
- ✓ Power of Attorney from finance company (or if owned a permission to plate form Driver/Incorp)
- ✓ If applying in Owner Operator name, copies of Articles of Incorporation
  - Incorporations must have an Ontario RIN #
- ✓ If applying in your personal name, please visit Service Ontario to obtain your RIN# (all licensed drivers have a RIN #)

**For additional questions or clarification on licensing, please contact:**

<b>Julia Duiker, Fleet Maintenance</b>	<b>800-265-2182 ext. 3241</b>	<b><a href="mailto:jduiker@erbgroupp.com">jduiker@erbgroupp.com</a></b>
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