

Life Insurance for Truckers

What You Should Know

You spent time protecting the truck. This is about protecting the people waiting for you at home.

Most Truckers Protect the Truck Before They Protect the Family.

Truck insurance protects the business. Life insurance helps protect the people depending on you. If something unexpected happens, life insurance can help your family:

- Replace lost income
- Cover outstanding bills and debts
- Keep the household financially stable
- Help protect what you've worked to build

IT'S USUALLY MORE AFFORDABLE THAN PEOPLE THINK

A lot of people assume life insurance is expensive. In reality, many healthy individuals can qualify for coverage at a monthly cost lower than common everyday expenses.

For context, monthly premiums are often comparable to or less than:

- Truck parking fees
- Streaming and app subscriptions
- Eating out a few times a month

Your rate depends on a few key factors:

Age	Rates are generally lower when you're younger.
Health	Overall health status at time of application.
Smoking status	Non-smokers typically qualify for lower rates.
Coverage amount	How much coverage you select.

The earlier you look into it, the more affordable it typically is. Health and age work in your favor the sooner you start.

COMMON REASONS TRUCKERS GET LIFE INSURANCE

Income Protection	Your family may rely on your income to cover rent or mortgage, groceries, childcare, and daily expenses. Life insurance can help provide financial breathing room if you're no longer there to provide it.
Business Protection	If you own a trucking company, life insurance may help cover truck payments, protect your business from financial strain, and prevent your loved ones from inheriting debt instead of an asset.
Peace of Mind	Truckers spend long hours on the road, away from family. Having coverage in place helps provide confidence that the people you care about have support if life changes unexpectedly.

BASIC TYPES OF LIFE INSURANCE

TYPE	WHAT IT IS	OFTEN CHOSEN FOR
Term Life	Coverage for a specific number of years. Straightforward and typically the most affordable option.	<i>Affordability · Family protection · Income replacement</i>
Permanent Life	Coverage designed to last longer-term. May include additional financial features depending on the policy type.	<i>Long-term protection · Business planning · Legacy goals</i>

WHEN SHOULD YOU START LOOKING?

The short answer: sooner is typically better. Rates are often lower when you're younger and healthier. Waiting can increase costs, and health changes can affect approval options down the road.

Important Reminder

Life insurance is not one-size-fits-all. The right coverage depends on your family size, income, existing debts, business goals, and long-term plans. A conversation with a licensed agent is the best way to understand what actually makes sense for your situation.

Questions about coverage? We can help.

Truck4Ward helps truckers build smarter businesses — and protect what matters outside the truck too. If you have questions about coverage, policy options, or where to start, reach out and we'll have a straightforward conversation — no pressure, no jargon. **(980) 485-5544 | truck4ward.com**

This document is for general informational purposes only and does not constitute insurance advice or a solicitation to purchase coverage. Coverage options, availability, and pricing vary by state, carrier, and individual circumstances. Consult a licensed insurance professional for advice specific to your situation.