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INDEPENDENT CONTRACTOR

We work with IAT TransGuard to offer products and services specially designed to protect the needs of owner-operators. Offering customized coverage, a settlement deduct payment plan and loss control support, we are focused on your needs. Together, we provide insurance solutions rated A- "Excellent" by AM Best.

TARGET CLASSES INCLUDE:

- 1-2,000 power units
- Local, Intermediate and Long-Haul For-Hire operations
- Dry Van, Refrigerated, General Freight and Intermodal
- Household Goods Movers

AVAILABLE CLASSES INCLUDE:

- Flatbed
- Tanker

INDEPENDENT CONTRACTOR PROGRAM

COVERAGE AVAILABLE:

OCCUPATIONAL ACCIDENT*	NON-TRUCKING/ PHYSICAL DAMAGE	CONTRACT LIABILITY	WORKERS' COMPENSATION
MEDICAL BENEFITS AVAILABLE: \$1M CSL and \$2M CSL Primary over Health Insurance	NON-TRUCKING LIMITS AVAILABLE: \$500,000 or \$1,000,000	\$5,000,000 LIMIT PER CLAIM: No state exclusions	AVAILABLE IN CONJUNCTION WITH OCCUPATIONAL ACCIDENT
TEMPORARY TOTAL DISABILITY BENEFITS: \$400 to \$750 weekly	AVAILABLE DEDUCTIBLES: \$250, \$500, \$1,000 and \$2,500	AVAILABLE FOR DRIVERS UNDER AN APPROVED IC WRITTEN AGREEMENT WITH A MOTOR CARRIER	COVERAGE FOR CASUAL LABORERS AND HELPERS
NON-OCCUPATIONAL BENEFIT: \$25,000 CSL	ENHANCEMENTS INCLUDE: Personal contents, downtime, GAP coverage, temporary rental	LEGAL COSTS AND EXPENSES ARE OUTSIDE THE POLICY LIMITS	AVAILABLE IN ALL STATES EXCEPT MONOPOLISTIC
OTHER BENEFITS INCLUDE: AD&D, Paralysis, Continuous Total Disability	DIMINISHING DEDUCTIBLE	INDEMNIFIES THE MOTOR CARRIER	FLAT RATE FOR FLEET DRIVERS

*Not available in North Carolina and New Jersey

*Limited in California and New York

IAT TransGuard's Independent Contractor insurance program is offered exclusively to members of the National Association of Independent Truckers, LLC ("NAIT").

NAIT MEMBERS HAVE ACCESS TO:

- Major Medical Insurance
- Life Insurance (Guaranteed Issue)
- Used Truck Purchase Program



Working In Partnership With:



ABOUT IAT

IAT Insurance Group (IAT) is a privately-held property and casualty insurance company in Raleigh, North Carolina providing a wide range of specialized insurance and surety products to meet the needs of individuals and businesses. As an organization, we leverage our experienced leadership, sound analytics, proven operating platforms and extensive risk capabilities across the entire enterprise to deliver specialized, sustainable solutions. for our customers.

RESPONSIVE CLAIMS SERVICE

Our quick response team gets customers back on the road as soon as possible.

- 24/7 claims reporting
- Dedicated transportation Claims Adjusters
- National network of heavy equipment appraisers
- Internal Special Investigations Unit (SIU)
- Mobile windshield replacement program
- Experienced Subrogation and Salvage claims unit
 - Centralized recovery focus and single point of contact
 - Diligent, timely pursuit responsible parties in subrogation claims

EASE OF ADMINISTRATION

All administration and billing is handled directly with the Motor Carrier. The Carrier receives the following:

- A dedicated Account Manager
- Access to reports and the ability to make account changes through our Customer Portal
- Monthly invoicing available in multiple formats, sent directly to the Motor Carrier
- Policy changes completed within two hours, delivered electronically
- New submissions quoted within 48 hours

LOSS CONTROL RESOURCES

Partner with our experienced Loss Control Specialists to assess loss exposure and develop custom safety programs. We provide:

- An extensive collection of driver safety and loss prevention resources, including videos
- Unlimited access to online driver training programs
- A safety program library with templates to assist in the development of safety policies and procedures
- Technical experts strategically located throughout the country to assist our customers

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