



# Fleet

11+ Power Units



We know the risks around every bend – it’s how we became one of the largest trucking insurers in the market. IAT’s Fleet Program is designed for contract and common carriers operating 11 to 250 power units. Common solutions we provide include auto liability, physical damage, cargo and general liability.

Outside of our Fleet program, IAT Commercial Truck has additional programs for risks with 1 to 10 power units for owner-operators needing non-trucking liability/physical damage.

### Coverage That Never Cuts Corners

We offer solutions for your truckers’ needs through our AM Best rated A- company:  
Harco National Insurance Company



<b>Coverage Available for Fleet (11+ Power Units)</b> <i>Transportation program distributed through appointed Retail Agents.</i>		
Commercial Auto	Commercial Inland Marine	General Liability
<b>Auto Liability:</b> Up to \$2M CSL	<b>Motor Truck Cargo:</b> Up to \$500K	<b>\$1M/\$2M Limits</b>
<b>Non-Trucking Business Auto:</b> Up to \$1M CSL	<b>Basic and Broad Forms:</b> \$50K Basket coverage for: Pollution Cleanup, Earned Freight, Claims Mitigation and more	<b>Must be Written with Auto Liability</b>
<b>Hired/Non-Owned Auto</b>	<b>Basic and Broad Forms:</b> Reefer breakdown	<b>General Aggregate per Location Available</b>
<b>Auto Physical Damage:</b> Comprehensive, Collision and Combined Deductible	<b>Combined Deductible:</b> Tractor/Trailer/Cargo	<b>Advertising &amp; Personal Injury/Fire Damage Legal Liability</b>
<b>Trailer Interchange</b>	<b>Discounts:</b> Clean drivers, newer equipment and packaged policies	<b>Medical Payment</b>

\* Must be written with Auto Liability  
 \*\* IAT’s Retail Transportation Program is available in the following states: Arizona, California, Colorado, Idaho, Iowa, Kansas, Missouri, Montana, Nebraska, Nevada, New Mexico, Oregon, Utah, Washington, Wisconsin, and Wyoming



Scan for details on  
Transportation

Visit [iatinsurancegroup.com](http://iatinsurancegroup.com) for more

## Coverage Enhancements

- Broadened Pollution
- Blanket Waiver of Subrogation
- Blanket Additional Insured
- GAP Coverage
- Monthly Reporting options to include:
  - Miles
  - Revenue
  - Per unit

## Claims

Some accidents can't be avoided. That's why we're here. Our team of 200+ claims professionals is available around the clock across the country to help motor carriers get their wheels back on the road as soon as possible.

To report a claim or check the status of a claim, call **866.576.7971** or visit <https://www.iatinsurancegroup.com/claims-center>

## Target Classes

- 11 - 250 Power Units
- Local, Intermediate and Long-Haul For-Hire Motor Carriers
- We have products and services for many types of For-Hire trucking operations including but not limited to:
  - Dry Van, Refrigerated and Flatbed
  - Intermodal and Agricultural Haulers
  - Auto and Boat Haulers
  - Oversize / Overweight Haulers

## Loss Control

We provide support beyond the policy. Our Loss Control experts are located throughout the country to help motor carriers manage risks before drivers turn the ignition key. Offering:

- Onsite safety assessments
- DOT compliance support
- Consult on Federal Motor Carrier Safety Regulations
- And more

Visit our Loss Control website here: <https://losscontrol.iatinsurancegroup.com/>



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