



Non-Fleet

1-10 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 Non-Fleet Program is designed for owner-operators, contract and common carriers operating 1 to 10 power units. Common solutions we provide include auto liability, non-trucking liability, physical damage, cargo and general liability.

Outside of our Non-Fleet program, IAT Commercial Truck has additional programs for risks with fleets up to 250 power units.

Coverage That Never Cuts Corners

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



Coverage Available for Non-Fleet (1-10 Power Units)

Transportation program distributed through appointed retail agents.

Commercial Auto	Commercial Inland Marine	General Liability
Auto Liability: Up to \$2M CSL	Motor Truck Cargo: Up to \$500K	\$1M/\$2M Limits
Non-Trucking Business Auto: Up to \$1M CSL	Basic and Broad Forms: \$50K Basket coverage for: Pollution Cleanup, Earned Freight, Claims Mitigation and more	Must be Written with Auto Liability
Hired/Non-Owned Auto	Diminishing Deductible: Decreases by 25% after 2 loss-free years	General Aggregate per Location Available
Auto Physical Damage: Comprehensive and Collision	Basic & Broad Forms: Reefer breakdown available	Advertising & Personal Injury/Fire Damage Legal Liability
Trailer Interchange	Combined Deductible: Cargo/tractor/trailer	Medical Payment

* 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 for more

Target Classes

- 1-10 Power Units
- Local, Intermediate and Long-Haul
- For-Hire Motors Carriers
- We have products and services for many types of For-Hire trucking operations including but not limited to:
 - Dry Van, Refrigerated and Flatbed
 - Intermodel and Agricultural Haulers
 - Auto and Boat Haulers
 - Oversize / overweight Haulers
 - Non-Trucking / Physical Damage for operators leased to primary carriers

Monthly Direct Bill Payment Plan

Our unique Monthly Bill Payment Plan is designed for owner-operators and small fleets.

- One policy
- One monthly bill
- No finance fees or policy fees
- Online rating and quoting capabilities

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>

Supplemental Endorsements

- Diminishing Deductible
- Electronic Equipment
- Personal Property Coverage - \$2500 limit
- Loan or Lease GAP Coverage
- Family Emergency Travel Coverage
- Rental Reimbursement
- Downtime Reimbursement
- Glass Breakage Waiver of Deductible for Repair
- Tarps, Chains & Binders

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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