

Non-Fleet

1-10 Power Units



On the open road, your insurance coverage can't cut corners. That's why we partner with one of the largest trucking insurers in the market to offer you comprehensive insurance solutions - IAT Insurance Group. Common coverage solutions we provide include auto liability, physical damage, cargo and general liability.

Outside of their Non-Fleet program, IAT Commercial Truck has additional programs for risks with 11 to 250 power units.

Target Classes Include:

- 1-10 Power Units
- For-Hire Motor Carriers
- Local, Intermediate and Long-Haul
- Dry Van, Refrigerated, Flatbed operations
- Intermodal and Agricultural operations
- Non-Trucking/Physical Damage for owner-operators leased to primary carriers

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

Coverage Available for Non-Fleet (1-10 Power Units)		
Commercial Auto	Commercial Inland Marine	General Liability
Auto Liability: Up to \$1M CSL	Motor Truck Cargo: Up to \$500K	\$1M/\$2M Limits
Non-Trucking Business Auto: Up to \$1M CSL	Additional Coverages: \$50K Basket coverage for: Pollution Cleanup, Earned Freight, Claims Mitigation and more	Must be Written with Auto Liability
Hired/Non-Owned Auto		General Aggregate per Location Available
Auto Physical Damage: Comprehensive and Collision		Advertising & Personal Injury/Fire Damage Legal Liability
Trailer Interchange	Refrigeration and Mechanical Breakdown, Driver Error, and Temperature Change Endorsements	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



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Transportation

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Working in partnership with



Insurance Answers *Together*[®]

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>

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/>

Insurance Answers Together

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.



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