



Independent Contractor

Small Group Program



IAT's Independent Contractor Small Group Program offers household goods and general freight motor carriers with 1-15 owner-operators the same expert service and advantages as the mega carriers.

Commodity Types	Household Goods, General Freight, Intermodal and Refrigerated
Medical Benefits Available	\$1M CSL and \$2M CSL Primary Over Health Insurance
Temporary Total Disability	\$400 to \$750 Weekly Benefits
Occupational Accident Benefit	Contract Liability at No Additional Cost
Non-Occupational Benefit	Industry-Leading Limits
Workers' Compensation	Available for Household Goods Casual Laborers
Other Available Coverages	Physical Damage and Non-Trucking Liability

Offering ease of administration, we take care of:

- A streamlined submission and underwriting process
- Quote turnaround in two business days (48 hours) with complete submission
- All administration, monthly billing and collections with the motor carrier

Contact your IAT Underwriter at

nait-uw@iatinsurance.com



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