



# 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: Occidental Fire and Casualty Company.



Trucking Solutions Accessible Through Managing General Agent Partners		
<b>Commercial Auto</b>	<b>Commercial Inland Marine</b>	<b>General Liability</b>
<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>Diminishing Deductible:</b> Begins to decrease by 25% after 2 loss-free years	<b>Advertising &amp; Personal Injury/Fire Damage Legal Liability</b>
<b>Trailer Interchange</b>	<b>Discounts:</b> Clean drivers, individual owner- operators and packaged policies	<b>Medical Payment</b>



Scan for details on  
Transportation

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

## Coverage Enhancements

- Offering GAP coverage, family emergency travel, rental or downtime reimbursement
- Waiving the deductible for glass breakage if repaired
- Providing coverage for personal effects and electronic equipment
- Meeting UIIA requirements
- Ensuring all required state and federal filings are accommodated

## 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

- 1-10 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
  - Non-Trucking / Physical Damage for operators leased to primary carriers

## 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/>



Scan for details on  
Transportation

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