



# INSURANCE GROUP



# MOVING & STORAGE

## PROGRAM AVAILABLE FROM COAST TO COAST

Exclusively designed for the Moving & Storage Industry  
Distributed through Independent Agents.

### FOCUSED ON YOUR NEEDS

Since 1973, IAT TransGuard has been a leader in the Moving & Storage industry, offering a specialized program and loss control services to meet the unique needs of our industry. Coverages included in our program are auto liability, physical damage, cargo, general liability, warehouse legal, property, crime, moving equipment and umbrella.

### MOVING & STORAGE PROGRAM HIGHLIGHTS

- One policy for Property, Inland Marine, General Liability, Auto and Crime
- Single Occurrence Deductible for all lines written
- Direct Bill payment plan options
- Umbrella available up to \$5M excess over primary
- Designed for local, independent and vanline agents

### MOVING & STORAGE COVERAGE ENHANCEMENTS

*Check with your Underwriter for information on limits*

AUTO	CRIME	CARGO & WAREHOUSE
<ul style="list-style-type: none"> <li>• Automatically included: Additional Insured and Waiver of Subrogation</li> <li>• Communication Equipment Coverage</li> <li>• Extended Transportation Expenses</li> <li>• Extended Towing Coverage</li> <li>• Extended Glass Coverage</li> <li>• Incidental Garagekeepers Liability</li> </ul>	<ul style="list-style-type: none"> <li>• Credit, Debit, or Charge card forgery</li> <li>• Warehouse receipts forgery</li> <li>• Independent contractors included as employees</li> </ul>	<ul style="list-style-type: none"> <li>• Uncollectible Freight Charges</li> <li>• Uncollectible or Accrued Storage Charges</li> <li>• Carriers and Warehouseman's Lien Coverage</li> <li>• Military Transit and Storage GAP Coverage</li> </ul>
GENERAL LIABILITY	PROPERTY	
<ul style="list-style-type: none"> <li>• General Aggregate Limit</li> <li>• Medical Payments Coverage</li> <li>• Moving Projects General Aggregate</li> </ul>	<ul style="list-style-type: none"> <li>• Newly acquired property</li> <li>• Newly acquired personal property</li> <li>• Business personal property in portable storage units</li> <li>• Extended business income for storage revenue</li> </ul>	

Auto not available in Massachusetts  
Program not available in Hawaii

---

# 900+ Employees

## Office Locations Across the US

### A- Excellent AM Best Rating



---

## OUR COMPANY

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.

## RESPONSIVE CLAIMS SERVICE

Our quick response team gets customers back on the road as soon as possible.

- 24/7 claims reporting
- Dedicated transportation Claims Adjusters
- National network of heavy equipment appraisers
- Internal Special Investigations Unit (SIU)
- Mobile windshield replacement program
- Experienced Subrogation and Salvage claims unit
  - Centralized recovery focus and single point of contact
  - Diligent, timely pursuit against responsible parties in subrogation claims

## LOSS CONTROL RESOURCES

Partner with our experienced Loss Control Specialists to assess loss exposure and develop custom safety programs. We provide:

- An extensive collection of driver safety and loss prevention resources, including videos
- Unlimited access to online driver training programs
- A safety program library with templates to assist in the development of safety policies and procedures
- Technical experts strategically located throughout the country to assist our customers



TO LEARN MORE VISIT  
[www.iatinsurance.com](http://www.iatinsurance.com)

FOR MORE INFORMATION  
[transportation.marketing@iatinsurance.com](mailto:transportation.marketing@iatinsurance.com)