



As one of the largest insurers for the transportation industry, IAT Transportation, through our partnership with our General Agents, offers a broad array of competitive products and loss control services to meet the unique needs of the industry. Common coverages include auto liability, non-trucking liability, physical damage, cargo and general liability.

INSURING TRUST

IAT has access to a variety of admitted and non-admitted solutions for your transportation needs through the following AM Best rated A- companies:

Harco National Insurance Company, Wilshire Insurance Company and Occidental Fire & Casualty Company of North Carolina

TRANSPORTATION PROGRAM WRITTEN THROUGH MANAGING GENERAL AGENTS

COVERAGE AVAILABLE:

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	Basic and Broad Forms: Reefer breakdown available	General Aggregate per Location Available
Auto Physical Damage: Comprehensive, Collision and Combined Deductible	Diminishing Deductible: Begins to decrease by 25% after 2 loss free years	Advertising & Personal Injury/Fire Damage Legal Liability
Discounts: Clean drivers, individual owner/operators and packaged policies	Trailer Interchange	Medical Payments

COVERAGE ENHANCEMENTS:

- Rental reimbursement and downtime loss reimbursement
- Diminishing deductible
- Loan or Lease gap coverage
- Towing coverage
- Family emergency travel
- Coverage for personal effects
- Coverage for tarps, chains and binders
- Electronic/Communications equipment coverage
- Glass breakage waiver of deductible for repair
- Blanket Additional Insured

TARGETED CLASSES INCLUDE:

- 1-250 power units
- Local, Intermediate & Long Haul For-Hire Motor Carriers
- Dry Van, Refrigerated and Flatbed
- Intermodal and Agricultural Haulers
- Non-trucking/physical damage for operators leased to primary carriers
- All required state and federal filings accommodated
- UIIA Requirements can be met

900+ Employees
Office Locations Across the US
A- Excellent AM Best Rating



FOCUSED ON YOUR NEEDS

With more than 50 years of experience specializing in the transportation industry, IAT Transportation - General Agency offers products and services specially designed to protect and support the needs of our trucking customers. Offering customized coverage, flexible payment plan and loss control support, we are focused on your needs.

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:

- A website with an extensive collection of complimentary driver safety videos and fleet resources to help reduce and prevent losses
- Free unlimited access to online driver training programs
- A safety program library with templates to assist in development of safety policies and procedures
- Technical experts strategically located throughout the country to assist our customers with the tools needed to improve safety and reduce risk

losscontrol.iatinsurancegroup.com

**PROUDLY SERVING THE TRANSPORTATION
INDUSTRY FOR MORE THAN 50 YEARS**

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To learn more about IAT Insurance Group, visit:

www.iatinsurancegroup.com

