



For more than 50 years, IAT Transportation has supported the people and businesses that keep America moving – and like you, we don’t plan on slowing down. As one of the largest trucking insurers in the industry, we’ve seen it all and we’re ready to fulfill the unique needs of your business. Our Non-Fleet program is designed for owner-operators, contract and common carriers with 1-10 power units. Outside of our Non-Fleet program, IAT Retail Transportation has additional programs for risks with fleets up to 250 power units.

INSURING TRUST

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.

PROUDLY SERVING THE
TRANSPORTATION INDUSTRY
FOR MORE THAN 50 YEARS

COVERAGE AVAILABLE FOR NON-FLEET (1-10 POWER UNITS)

Transportation program distributed through appointed retail agents.

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	DIMINISHING DEDUCTIBLE: Decreases by 25% after 2 loss-free years	GENERAL AGGREGATE PER LOCATION AVAILABLE
AUTO PHYSICAL DAMAGE: Comprehensive and Collision	BASIC & BROAD FORMS: Reefer breakdown available	ADVERTISING & PERSONAL INJURY/ FIRE DAMAGE LEGAL LIABILITY
TRAILER INTERCHANGE	COMBINED DEDUCTIBLE: Cargo/tractor/trailer	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

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

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

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



MONTHLY DIRECT BILL PAYMENT PLAN

Our unique Monthly Bill Payment Plan is designed for owner-operators and small fleets.

- *One policy
- *One monthly bill
- *No finance fees or policy fees
- *Online rating and quoting capabilities

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

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



TO LEARN MORE ABOUT IAT, VISIT
www.iatinsurance.com

FOR MORE INFORMATION, CONTACT:
Nicole Kirby
nicole.kirby@iatinsurance.com