



As one of the largest insurers for the transportation industry, IAT Transportation offers a broad array of competitive products and loss control services to meet the unique needs of the industry. IAT's Retail Transportation program is intended for truckers for-hire operating within a local, intermediate and long-haul radius. Targeting owner operators, contract and common carriers with 1 to 10 power units. IAT Retail Transportation has additional programs for risks with fleets up to 250 power units.

### INSURING TRUST

IAT Insurance Group is a privately held specialty insurance company headquartered in Raleigh, North Carolina, providing a wide range of property and casualty insurance 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	INLAND MARINE	GENERAL LIABILITY
Auto Liability - Up to \$2M CSL	Motor Truck Cargo - limits up to \$500K	\$1M/\$2M limits
Non-Trucking Liability - Up to \$1M CSL	Basic & Broad Forms - \$50K Basket coverage for: pollution cleanup, earned freight, claims mitigation and more	Must be written with Auto Liability
Hired/Non-Owned Auto Liability	Diminished Deductible - decreases by 25% after 2 loss-free years	General Aggregate per location available
Comprehensive/Collision Combined Deductible	Basic & Broad Forms - reefer breakdown available	Advertising & Personal Injury/Fire Damage Legal Liability
Trailer Interchange	Combined Deductible - cargo/tractor/trailer	Medical Payments

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

[www.losscontrol.iatinsurancegroup.com](http://www.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

For more information contact:

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To learn more about IAT Insurance Group, visit:

[www.iatinsurancegroup.com](http://www.iatinsurancegroup.com)

