



# INSURANCE GROUP

*Inland Marine*

# TRANSPORTATION



Inland Marine, a division of IAT Insurance Group, provides a wide range of inland marine and related property coverage solutions. Our coverages are comprehensive with the ability to customize a solution for a particular risk or problem. Our single point of access means responsive service and efficient decision making.

## CARGO FORMS

- Motor Truck Cargo
- Logistics Coverage
- Warehouse Legal Liability
- Transit & Location
- Vehicle Physical Damage

## ENDORSEMENTS

- Specific Additional Insured
- Blanket Additional Insured
- Scheduled Shipper
- Listed Commodities Limitations
- Listed Commodities Exclusion
- Broken Seal
- Contamination Coverage
- Contingent Cargo – Brokers
- Infestation Additional Coverage
- Breakdown of Temperature Equipment
- Driver Error or Change in Temperature
- Inventory Shortage Additional Coverage
- Trailer Interchange Additional Coverage
- Flood Additional Coverage
- Earth Movement Coverage – WHLL
- Dishonest Acts Coverage – WHLL
- Protective Safeguards
- Theft Exclusions
- Other Exclusions
- Flood Sub-Limit
- Earth Movement Sub-Limit
- Dishonest Acts Coverage – Transportation
- Additional Covered Property
- Limited Drive Away Coverage
- US Government Contract Additional Coverage
- Breakage and Other Exclusions

## UNIQUE SELLING POINTS

- Combined MTC/VPD Deductible (we will deduct only the largest applicable deductible)
- Internal Claims, Loss Control, Subrogation & SIU Services
- Various Payment Plan Options

## BASIC UNDERWRITING APPETITE

- Monoline Motor Truck Cargo (Admitted Writing Company, except CA Domicile)
- Combined MTC/LOG & Vehicle Physical Damage
  - o VPD – Non-Admitted Writing Company (No Monoline VPD)
- 5+ Years in Business
- 10 Power Unit Minimum. No Maximum
- Out of Appetite – Auto Haulers, 100% Hazmat/ Oversized Load Carriers

## BASIC UNDERWRITING INFORMATION

- 5-Year History Receipts, Mileage, Power Units, TIV, & Loss Runs. DOT# & MC#. Financials
- Schedule of Values/Equipment, Drivers, Owner Operators List, Terminal/Garage Addresses/Info
- Operation Radius Percentages (0-50 Miles, 51-200 Miles, 201-500 Miles, 500+ Miles) & Average & Maximum Radius
- Commodities Description, Percentage, Avg. Load Max Load Value, Shipper, Refrigerated Loads Info
- Driver Management Information, Hiring Practices, Training/Safety Programs, & Maintenance Practices



## RESPONSIVE CLAIMS SERVICE

Our quick response team provides quality and efficient service to keep your business running smoothly.

- 24/7 claims reporting
- Dedicated and specialized Claims Adjusters
- National network of heavy equipment appraisers
- Internal Special Investigations Unit (SIU)
- Centralized recovery focus and single point of contact
- Diligent, timely pursuit against responsible parties in subrogation claims

To submit a claim or contact claims, email us at [new.loss@iatinsurance.com](mailto:new.loss@iatinsurance.com)

## LOSS CONTROL RESOURCES

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

- Risk evaluation
- Risk improvement
- Customized safeguard for each client

[iatinsurance.com/products-solutions/commercial/loss-control](http://iatinsurance.com/products-solutions/commercial/loss-control)

## ABOUT IAT

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.

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To inquire about a potential agency appointment or submit an application or submission, please send an email to [NewBusiness.InlandMarine@iatinsurance.com](mailto:NewBusiness.InlandMarine@iatinsurance.com)



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