



IAT Specialty is a leading and trusted provider of commercial insurance for General Liability, Property, Garage Liability and Physical Damage and Excess/ Umbrella. IAT Specialty policies are issued through IAT Insurance Group companies rated A- IX by AM Best, including: Acceptance Casualty, Acceptance Indemnity Insurance Company, Wilshire Insurance Company and Occidental Fire & Casualty.

IAT Specialty's Excess Casualty team specializes in offering excellent Excess Liability solutions to our appointed wholesale partners. Our team of experienced underwriters is available to assist in providing excess limits with a knowledgeable approach and competitive price.

COVERAGE

- Capacity up to \$5,000,000
- Excess of General Liability, Auto, Liquor and Employers Liability (unable to consider monoline liquor or monoline employers liability)
- Lead Attachment Point
- Supported and Unsupported Excess
- Targeting risks averaging \$10,000 in premium, with a minimum premium of \$2,500 dependent on limit outlay
- Defense Costs are Outside the policy limits
- Underlying coverage must be AM Best A- VI or better

TARGET CLASSES

Construction / Contractors

- Commercial General Contractors
- Trade / Artisan Contractors
- Residential Remodel / Repair Contractors

Commercial Auto Liability

- General Freight Trucking
- Contractors Auto
- Household Goods Movers

Excess Garage Liability - Non-Franchised Dealers

- Auto / Truck Dealers and Repair
- RV Dealers and Repair
- Motorcycle Dealers
- Gasoline Service Stations
- Car Washes

Hospitality Risks / Liquor Liability*

- Restaurants
- Catering Halls
- Bars / Taverns
- Entertainment Centers

Premises Risks

- Commercial Buildings
- Shopping Centers
- Hotels / Motels
- Health Clubs
- Lessors Risk Only
- Warehouses



LEARN MORE AT
www.iatspecialty.com

SPECIALTY EXCESS CASUALTY



FORMS

We utilize the latest versions of ISO Excess forms along with company specific forms. Coverage is following form.

TERRITORY

Risks located within the Continental U.S.

SUBMISSION DETAILS

We accept submission within 90 days of the effective date. Please provide the following:

- Standard ACORD application
- 5 years of loss history (*all underlying coverages*)
- Underlying quotes (*with rating*)
- Supplementals (*as applicable*)
- Vehicle schedule
- Drivers list (*including date of birth*)
- Premium target

RESPONSIVE CLAIMS SERVICE

Our quick response teams provide quality and efficient service to keep your business running smoothly.

- 24/7 claims reporting
- Dedicated and specialized 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

ABOUT IAT

IAT Insurance Group (IAT) 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.

For more information, please contact one of our representatives.

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For more information about IAT Specialty Excess please visit our [website](#).



LEARN MORE AT
www.iatspecialty.com