

Non-Fleet

1-10 Power Units



We know the risks around every bend – it's how we became one of the largest trucking insurers in the market. IAT's Non-Fleet Program is designed for owner-operators, contract and common carriers operating 1 to 10 power units. Common solutions we provide include auto liability, non-trucking liability, physical damage, cargo and general liability.

Outside of our Non-Fleet program, IAT Commercial Truck has additional programs for risks with fleets up to 250 power units.

Coverage That Never Cuts Corners

We offer solutions for your truckers' needs through our AM Best rated A- companies: Occidental Fire and Casualty Company and Wilshire Insurance Company



Transportation Program Distributed Through Appointed Wholesale and Retail Agents		
Commercial Auto	Commercial Inland Marine	General Liability
Auto Liability: Up to \$1M CSL	Motor Truck Cargo: Up to \$500K	\$1M/\$2M Limits
Non-Trucking Business Auto: Up to \$1M CSL	Additional Coverages: \$50K Basket coverage for: Pollution Cleanup, Earned Freight, Claims Mitigation and more	Must be Written with Auto Liability
Hired/Non-Owned Auto		General Aggregate per Location Available
Auto Physical Damage: Comprehensive/Collision/ Combined Deductible		Advertising & Personal Injury/Fire Damage Legal Liability
Trailer Interchange	Refrigeration and Mechanical Breakdown, Driver Error, and Temperature Change Endorsements	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		



Scan for details on
Transportation

Visit iatinsurancegroup.com for more

Target Classes

- 1-10 Power Units
- Local, Intermediate and Long-Haul
- For-Hire Motors Carriers
- We have products and services for many types of For-Hire trucking operations including but not limited to:
 - Dry Van, Refrigerated and Flatbed
 - Intermodel and Agricultural Haulers
 - Auto and Boat Haulers
 - Oversize / overweight Haulers
 - Non-Trucking / Physical Damage for operators leased to primary carriers

Supplemental Endorsements

- Blanket Additional Insured and Blanket Waiver of Subrogation, where required by written contract
- 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

Billing

We offer a variety of billing plans:

- Agency Bill
- Direct Bill (for Retail agents only):
 - Full Pay
 - 20% Down and 8 Installments plus Service Charge/Installment Fee
 - 25% Down and 9 Installments plus Service Charge/Installment Fee
 - 20% Down and 10 Installments plus Service Charge/Installment Fee

Claims

Some accidents can't be avoided. That's why we're here. Our team of 200+ claims professionals is available around the clock across the country to help motor carriers get their wheels back on the road as soon as possible.

To report a claim or check the status of a claim, call **866.576.7971** or visit <https://www.iatinsurancgroup.com/claims-center>

Loss Control

We provide support beyond the policy. Our Loss Control experts are located throughout the country to help motor carriers manage risks before drivers turn the ignition key. Offering:

- Onsite safety assessments
- DOT compliance support
- Consult on Federal Motor Carrier Safety Regulations
- And more

Visit our Loss Control website here:

<https://losscontrol.iatinsurancgroup.com/>



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