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### Contact us

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# Moving & Storage





At IAT, we don't believe in one size fits all solutions. We craft solutions that evolve as our industry and insureds' needs do. That's why we've been a top insurance carrier in the moving and storage space for more than half a century. With specialized underwriters coast to coast, we work directly with agents to tailor insurance coverage to protect operations that move and store household, military household, office, and industrial goods.

#### Coverage Available:

IAT's package policy includes the following coverage on an admitted basis, as well as a supported Umbrella policy:

- Auto Liability and Physical Damage
- Cargo, Warehouse, and Equipment
- **Commercial Property**
- Crime Coverage
- **General Liability**

\*Coverage is available in all states except MA & HI

#### What Sets Us Apart?

Our program is designed for both independent and vanline customers, offering tailored coverage unique to the evolving moving and storage industry. Here are just a few program highlights:

- Single occurrence deductible regardless of the number of coverages impacted.
- Blanket Additional Insured Auto and General Liability forms that satisfy many requirements when an insured completes a move at a third-party premises.
- **Expanded Medical Payments for** "Temporary Workers."
- Transit and Storage Gap Coverage to comply with Department of Defense (DoD) military household goods moves regulations and requirements.
- Flexible direct bill plans to meet our Insured's needs.

#### **Broad Risk Appetite for Evolving Risks**

We work with best-in-class household goods moving and storage companies across the U.S. to find solutions unique to their ancillary operations, such as:

- Final mile delivery
- Day movers
- Warehousing
- Record storage
- Self storage
- General freight
- Hospitality logistics
- Shredding

