

Commercial Truck

Supplemental Coverage



Supplemental Coverage Endorsement	
Extended Towing Coverage <ul style="list-style-type: none"> Covers up to \$500 for towing and labor costs for each disablement of a covered auto at the place of disablement. Subject to a policy year limit of \$2,500. 	Glass Breakage <ul style="list-style-type: none"> If the glass can be repaired rather than replaced, the policy deductible will be waived.
Transportation or Loss of Use Expenses <p>Coverage is provided for one of the options below:</p> <ul style="list-style-type: none"> Rental Expenses for the rental of a similar replacement auto and additional transportation expenses that begin 24 hours after the loss, up to \$150 per day. The most we will pay for a loss will be \$3,500. Downtime loss starting on the sixth calendar day, up to \$150 a day. The most we will pay for a covered "loss" is \$2,000. The Rental Expenses and Downtime Loss policy year aggregate limit is \$7,500. 	Family Emergency Travel Coverage <ul style="list-style-type: none"> Coverage for reasonable travel expenses incurred by a family member to travel to visit a driver injured in an accident who is confined to a hospital or rehabilitation center. Coverage is limited to \$3,000 per accident and subject to an aggregate limit for the policy period of \$6,000.
	Tarps, Chains and Binders <ul style="list-style-type: none"> Coverage up to a limit of \$5,000 for a loss of tarps, chains and binders. Coverage is subject to a \$100 deductible.
Auto Loan/Lease Gap Coverage <p>Coverage for the greater of:</p> <ol style="list-style-type: none"> The outstanding financial obligation, or The actual cash value of autos that are subject to a "finance agreement." 	Blanket Additional Insured / Waiver of Subrogation <ul style="list-style-type: none"> Blanket Additional Insured/Waiver of Subrogation is included with this coverage form when required because of a written contract or written permit issued to you.
Personal Property Coverage <ul style="list-style-type: none"> Coverage for up to \$5,000 for a covered loss to personal property (including electronic equipment) while inside the covered auto. A \$250 deductible applies. 	



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Diminishing Deductible	
For each consecutive policy period without a paid physical damage loss, your deductible will be reduced for the applicable year as shown below.	
Number of "Loss" Free Years with Supplemental Endorsement	Deductible Percentage Reduction
1	0%
2	25%
3	50%
4	75%
5+	100%

Preferred Supplemental Coverage Endorsement*	
Includes all coverages from above and the following:	
Miscellaneous After Market Equipment Enhancements	Temporary Substitute "Auto" Physical Damage Coverage**
<ul style="list-style-type: none"> Coverage up to \$2,500 for loss to permanently attached cosmetic enhancements to (on or inside) the insured vehicles. After Market Equipment includes but is not limited to additional light bars, enhanced chrome trim, bug screens and deflectors, toolboxes, mud flaps and custom seats. 	<ul style="list-style-type: none"> Physical Damage coverage for a leased, hired, rented or borrowed unit that is a temporary substitute for an auto that is out of service up to the limit of coverage provided on the auto it is replacing.
Additional Benefits	
<ul style="list-style-type: none"> Higher Annual Towing Limits Higher Transportation/Loss of Use Expense Limits 	<ul style="list-style-type: none"> Higher Personal Property Limits Higher Tarps, Chains and Binders Limit Higher Occurrence Electronic Equipment Limit

* Physical Damage must be purchased in order to purchase the supplemental coverage forms.

**Physical Damage coverage must be on the auto for coverage to apply.



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