

**Coverage
without
a
hitch.**

See our website
for more



Scan or visit
www.iatinsurancegroup.com

Contact us

NAIT-UW@iatinsurance.com



**Independent
Contractor**



Independent Contractors stay focused on the road ahead. But the open road brings risks around every bend. That's where we come in. IAT's Independent Contractor program offers a broad range of competitively priced insurance solutions for owner-operators that fulfill the insurance requirements of their contracted motor carrier.

Target Classes:

- 1-2,000 Power Units
- Local, Intermediate, and Long-Haul
- For-Hire Operations
- Dry Van, Refrigerated, General Freight, and Intermodal
- Household Goods Movers

Selective Classes:

- Flatbed
- Tanker



Coverage Available:

Occupational Accident*
Medical benefits available: \$1M CSL and \$2M CSL primary over health insurance
Temporary Total Disability benefits: \$400-\$750/week
Non-Occupational benefit: \$25K CSL
Other benefits include: AD&D, Paralysis, Continuous Total Disability
Contract Liability
Available at no additional charge with OCAC
\$5M Limit per claim – no state exclusions
Available for drivers under an approved IC written agreement with a motor carrier
Legal costs and expenses are outside the policy limits
Indemnifies the motor carrier
Non-Trucking / Physical Damage
Non-Trucking limits available: \$500K or \$1M
Available deductibles: \$250, \$500, \$1K and \$2.5K
Enhancements include: Personal contents, downtime, GAP coverage, temporary rental
Diminishing deductible
Workers' Compensation
Available in conjunction with OCAC
Coverage for casual laborers and helpers
Available in all states except monopolistic
Flat rate for fleet drivers

**Not available in NC or NJ and limited in CA and NY*



Our dedicated staff handles all administration, including:

- The entire underwriting process, including any policy changes in under two hours
- Quote turnaround in two business days (48 hours) with complete submission
- All administration, monthly billing and collections with the motor carrier



IAT's Independent Contractor insurance program is offered exclusively to members of the National Association of Independent Truckers, LLC (NAIT), providing truckers with buying power and access to essential health and wellness benefits, business tools and entertainment including:

- Major Medical Insurance and Life/Disability Insurance (Guaranteed Issue)
- Sleep Apnea Testing
- Used Truck Purchase Program
- Fuel Discounts
- Hotel Discounts
- Satellite TV Discounts
- And more! Visit www.naitusa.com or scan the QR code

