

# Moving & Storage

## Overview



### Focused on Your Needs

For years, IAT TransGuard has been a leader in the Moving & Storage industry, offering a specialized program and loss control services to meet the unique needs of our industry. Coverages included in our program are auto liability, physical damage, cargo, general liability, warehouse legal, property, crime, moving equipment and umbrella.

### Moving & Storage Program Highlights

- One policy for Property, Inland Marine, General Liability, Auto and Crime
- Single Occurrence Deductible for all lines written
- Direct Bill payment plan options
- Umbrella available up to \$5M excess over primary
- Designed for local, independent and vanline agents

### Moving & Storage Coverage Enhancements

*Check with your Underwriter for information on limits*

Auto*	Crime	Cargo & Warehouse
<ul style="list-style-type: none"><li>• Automatically included: Additional Insured and Waiver of Subrogation</li><li>• Communication Equipment Coverage</li><li>• Extended Transportation Expenses</li><li>• Extended Towing Coverage</li><li>• Extended Glass Coverage</li><li>• Incidental Garagekeepers Liability</li></ul>	<ul style="list-style-type: none"><li>• Credit, Debit, or Charge card forgery</li><li>• Warehouse receipts forgery</li><li>• Independent contractors included as employees</li></ul>	<ul style="list-style-type: none"><li>• Uncollectible Freight Charges</li><li>• Uncollectible or Accrued Storage Charges</li><li>• Carriers and Warehouseman's Lien Coverage</li><li>• Military Transit and Storage GAP Coverage</li></ul>
General Liability	Property	
<ul style="list-style-type: none"><li>• General Aggregate Limit</li><li>• Medical Payments Coverage</li><li>• Moving Projects General Aggregate</li></ul>	<ul style="list-style-type: none"><li>• Newly acquired property</li><li>• Newly acquired personal property</li><li>• Business personal property in portable storage units</li><li>• Extended business income for storage revenue</li></ul>	

\* Auto not available in Massachusetts

\*\* Program not available in Alaska and Hawaii



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900+ Employees  
Office Locations Across the US  
A- Excellent AM Best Rating



## 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.iatinsurancegroup.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.iatinsurancegroup.com/>

## Insurance Answers Together

IAT Insurance Group (IAT) is a privately-held property and casualty insurance company in Raleigh, North Carolina providing a wide range of specialized insurance and surety 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.



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