

# Independent Contractor



For years, IAT TransGuard has offered products and services specially designed to protect and support the needs of your owner-operators. Offering customized coverage, a settlement deduct payment plan and loss control support, we are focused on your needs. We offer solutions through TransGuard Insurance Company of America, rated A- "Excellent" by AM Best.

## Target Classes Include:

- 1-2,000 power units
- Local, Intermediate and Long-Haul For-Hire operations
- Dry Van, Refrigerated, General Freight and Intermodal
- Household Goods Movers

## Available Classes Include:

- Flatbed
- Tanker

### Independent Contractor Program Coverage Available:

Occupational Accident*	Non-Trucking/ Physical Damage	Contract Liability	Workers' Compensation
<b>Medical Benefits Available:</b> \$1M CSL and \$2M CSL Primary over Health Insurance	<b>Non-Trucking Limits Available:</b> \$500,000 or \$1,000,000	<b>\$5,000,000 Limit per Claim:</b> No state exclusions	<b>Available in Conjunction with Occupational Accident</b>
<b>Temporary Total Disability Benefits:</b> \$400 to \$750 weekly	<b>Available Deductibles:</b> \$250, \$500, \$1,000 and \$2,500	<b>Available for Drivers Under an Approved IC Written Agreement with a Motor Carrier</b>	<b>Coverage for Casual Laborers and Helpers</b>
<b>Non-Occupational Benefit:</b> \$25,000 CSL	<b>Enhancements Include:</b> Personal contents, downtime, GAP coverage, temporary rental	<b>Legal Costs and Expenses are Outside the Policy Limits</b>	<b>Available in All States Except Monopolistic</b>
<b>Other Benefits Include:</b> AD&D, Paralysis, Continuous Total Disability	<b>Diminishing Deductible</b>	<b>Indemnifies the Motor Carrier</b>	<b>Flat Rate for Fleet Drivers</b>

\* Not available in North Carolina and New Jersey

\* Limited in California and New York



Scan for details on  
**Independent Contractors**

Visit [iatinsurancegroup.com](http://iatinsurancegroup.com) for more



IAT TransGuard's Independent Contractor insurance program is offered exclusively to members of the National Association of Independent Truckers, LLC ("NAIT").

#### Nait Members Have Access to:

- Major Medical Insurance
- Life Insurance (Guaranteed Issue)
- Used Truck Purchase Program

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



### 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.

### 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>

### Ease of Administration

All administration and billing is handled directly with the Motor Carrier. The Carrier receives the following:

- A dedicated Account Manager
- Access to reports and the ability to make account changes through our Customer Portal
- Monthly invoicing available in multiple formats, sent directly to the Motor Carrier
- Policy changes completed within two hours, delivered electronically
- New submissions quoted within 48 hours

### 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/>



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