

NON-FLEET 1-10 Power Units

We work to support the people and businesses that keep America moving – and like you, we don't plan on slowing down. That's why we teamed up with IAT Insurance, one of the largest trucking insurers in the industry. Their 50+ years of experience coupled with our expertise positions us to fulfill the unique needs of your business. Our Non-Fleet program is designed for owner-operators, contract and common carriers with 1 to 10 power units. IAT Retail Transportation has additional programs for risks with fleets up to 250 power units.

TARGET CLASSES INCLUDE:

- 1-10 Power Units
- For-Hire Motor Carriers
- Local, Intermediate and Long-Haul
- Dry Van, Refrigerated, Flatbed operations
- Intermodal and Agricultural operations
- Non-Trucking/Physical Damage for owner-operators leased to primary carriers

PROUDLY SERVING THE
TRANSPORTATION INDUSTRY
FOR MORE THAN 50 YEARS

COVERAGE AVAILABLE FOR NON-FLEET (1-10 POWER UNITS)

COMMERCIAL AUTO	COMMERCIAL INLAND MARINE	GENERAL LIABILITY
AUTO LIABILITY: Up to \$1M CSL	MOTOR TRUCK CARGO: Up to \$500K	\$1M/\$2M LIMITS
NON-TRUCKING BUSINESS AUTO: Up to \$1M CSL	BASIC AND BROAD FORMS: \$50K Basket coverage for: Pollution Cleanup, Earned Freight, Claims Mitigation and more	MUST BE WRITTEN WITH AUTO LIABILITY
HIRED/NON-OWNED AUTO	DIMINISHING DEDUCTIBLE: Decreases by 25% after 2 loss-free years	GENERAL AGGREGATE PER LOCATION AVAILABLE
AUTO PHYSICAL DAMAGE: Comprehensive and Collision	BASIC & BROAD FORMS: Reefer breakdown available	ADVERTISING & PERSONAL INJURY/ FIRE DAMAGE LEGAL LIABILITY
TRAILER INTERCHANGE	COMBINED DEDUCTIBLE: Cargo/tractor/trailer	MEDICAL PAYMENT

IAT's Retail Transportation Program is available in the following states: Arizona, California, Colorado, Idaho, Iowa, Kansas, Missouri, Montana, Nebraska, Nevada, New Mexico, Oregon, Utah, Washington, Wisconsin, and Wyoming

SUPPLEMENTAL ENDORSEMENTS

- Diminishing Deductible
- Electronic Equipment
- Personal Property Coverage - \$2500 limit
- Loan or Lease GAP Coverage
- Family Emergency Travel Coverage
- Rental Reimbursement
- Downtime Reimbursement
- Glass Breakage Waiver of Deductible for Repair
- Tarps, Chains & Binders

Office Locations Across the US
A- Excellent AM Best Rating



Working in partnership with



DEPENDABLE CLAIMS SERVICE

Things might not always go right on the road. That's why you buy insurance. Our team of 200+ dependable Claims experts are here for you 24/7, ready to defend your business when things go wrong and work to get your trucks back on the road as soon as possible by paying claims quickly and efficiently. We provide our policyholders with a:

- National network of heavy equipment appraisers
- Internal Special Investigations Unit (SIU)
- Mobile windshield replacement program
- Centralized recovery focus and single point of contact
- Experienced Subrogation and Salvage claims unit
 - Diligent, timely pursuit against responsible parties in subrogation claims

INSURING TRUST

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.

TOP-NOTCH LOSS CONTROL SERVICES

Before your driver turns the ignition key, our experienced team of Loss Control Specialists equip our policyholders with the tools needed to improve safety and reduce risk.

Partner with us to assess loss exposure and develop custom safety programs. We help mitigate loss by providing:

- Onsite safety assessments
- A website with an extensive collection of complimentary driver safety videos and resources to help reduce and prevent losses
- Free unlimited access to online driver training programs
- A safety program library with templates to assist in the development of safety policies and procedures
- Technical experts strategically located throughout the country to assist our customers
- Consultation for drivers regulated by Federal Motor Carrier Safety Regulations
- Support for DOT compliance efforts

www.iatinsurance.com/products-solutions/commercial/loss-control