



Non-Fleet

1-10 Power Units



We know the risks around every bend – it’s how we became one of the largest trucking insurers in the market. IAT’s Non-Fleet Program is designed for owner-operators, contract and common carriers operating 1 to 10 power units. Common solutions we provide include auto liability, non-trucking liability, physical damage, cargo and general liability.

Outside of our Non-Fleet program, IAT Commercial Truck has additional programs for risks with fleets up to 250 power units.

Coverage That Never Cuts Corners

We offer solutions for your truckers’ needs through our AM Best rated A- company: Occidental Fire and Casualty Company.



Trucking Solutions Accessible Through Managing General Agent Partners		
Commercial Auto	Commercial Inland Marine	General Liability
Auto Liability: Up to \$2M 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	Basic and Broad Forms: Reefer breakdown	General Aggregate per Location Available
Auto Physical Damage: Comprehensive, Collision and Combined Deductible	Diminishing Deductible: Begins to decrease by 25% after 2 loss-free years	Advertising & Personal Injury/Fire Damage Legal Liability
Trailer Interchange	Discounts: Clean drivers, individual owner- operators and packaged policies	Medical Payment



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Transportation

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Coverage Enhancements

- Offering GAP coverage, family emergency travel, rental or downtime reimbursement
- Waiving the deductible for glass breakage if repaired
- Providing coverage for personal effects and electronic equipment
- Meeting UIIA requirements
- Ensuring all required state and federal filings are accommodated

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>

Target Classes

- 1-10 Power Units
- Local, Intermediate and Long-Haul For-Hire Motor Carriers
- We have products and services for many types of For-Hire trucking operations including but not limited to:
 - Dry Van, Refrigerated and Flatbed
 - Intermodal and Agricultural Haulers
 - Auto and Boat Haulers
 - Oversize / Overweight Haulers
 - Non-Trucking / Physical Damage for operators leased to primary carriers

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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