



**INSURANCE
GROUP**
Transportation

NON-FLEET
1-10 Power Units

We're one of the largest insurers for the transportation industry and through our partnership with Managing General Agents, IAT Transportation offers a broad array of competitive products and services to meet the unique needs of today's commercial truckers. *IAT's Non-Fleet Program targets owner-operators, contract and common carriers operating 1 to 10 power units. IAT Transportation has additional programs for risks with fleets up to 250 power units.* Common solutions we provide include auto liability, non-trucking liability, physical damage, cargo and general liability.

For more than 50 years, IAT Transportation has supported the people and businesses that keep America moving.

WE'RE IN IT FOR THE LONG-HAUL.

We offer solutions for your truckers' needs through our **AM Best rated A-** companies: Harco National Insurance Company and 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

WE ENHANCE THESE SOLUTIONS BY:

- 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

DEPENDABLE CLAIMS SERVICE.

Claims happen. Our job is to make this process as painless as possible by providing dependability and trust to commercial truckers. Our team of steadfast Claims experts work to pay claims as quickly and efficiently as we can while providing superior customer service. Our team of 200+ provides around-the-clock reporting, here to help truckers power through loss and get back on the road as soon as possible. We offer:

- 24/7 claims reporting
- Dedicated transportation Claims Adjusters
- National network of heavy equipment appraisers
- Internal Special Investigations Unit (SIU)
- Mobile windshield replacement program
- Experienced Subrogation and Salvage claims unit
 - Centralized recovery focus and single point of contact
 - Diligent, timely pursuit against responsible parties in subrogation claims

DOES YOUR TRUCK HIT THE TARGET?

- 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

TOP-NOTCH LOSS CONTROL SERVICES.

We consider ourselves to be professional risk-takers. We've been in the industry a long time and we know the loss exposures truckers face and can help combat them with comprehensive, best-in-class coverages. In addition, we have an in-house team of experienced Loss Control Specialists that equip truckers with the tools they need to improve safety and reduce risk before they even turn the ignition key. We help mitigate loss by offering onsite safety assessments, recommendations and helpful resources, supporting DOT compliance efforts and serving as a consultant for drivers regulated by Federal Motor Carrier Safety Regulations.

Partner with our experienced Loss Control Specialists to assess loss exposure and develop custom safety programs. We provide:

- A website with an extensive collection of complimentary driver safety videos and fleet resources to help reduce and prevent losses
- Free unlimited access to online driver training programs
- A safety program library with templates to assist in development of safety policies and procedures
- Technical experts strategically located throughout the country to assist our customers

losscontrol.iatinsurancegroup.com



TO LEARN MORE ABOUT IAT, VISIT
www.iatinsurance.com

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