

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 partner with one of the largest insurers for the transportation industry, IAT Insurance, to offer a broad array of competitive products and services to meet the unique needs of today's motor carriers. Common solutions we provide include *auto liability*, *non-trucking liability*, *physical damage*, *cargo and general liability*.

# Put our 50+ years of truck experience to work.

As one of the largest trucking insurers in the industry, we've seen it all – and we're ready to fulfill the *unique needs of your customers*.



#### **TRUCKING SOLUTIONS:**

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	<b>BASIC AND BROAD FORMS:</b> \$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	<b>DIMINISHING DEDUCTIBLE:</b> 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



#### WORKING IN PARTNERSHIP WITH:



#### 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 motor carriers 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

To learn more about putting our best-in-class protection in your customers' passenger seats, please contact us:

### TARGET CLASSES:

- 1 250 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

## TOP-NOTCH LOSS CONTROL SERVICES

We consider ourselves to be professional risk-takers. Our experienced Loss Control Specialists help mitigate loss by offering on-site safety assessments and recommendations, supporting DOT compliance efforts and serving as a consultant to drivers regulated by Federal Motor Carrier Safety Regulations.

After assessing your customers' risk exposures, we develop custom safety programs providing:

- An extensive collection of driver safety and loss prevention resources, including videos
- 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