

IAT RESTRICTED EQUIPMENT, OPERATIONS and COMMODITIES as of 012017



1. Restricted Equipment (Specific Vehicle Types)

ALL CUSTOMER EQUIPMENT (Refer to WEL for Eligible Equipment) is RATED ACCEPTABLE TO BIND, UNLESS INDICATED ON THE LIST BELOW:

	EQUIPMENT*	PRIMARY LIABILITY	Non Trucking Liability	PHYSICAL DAMAGE
a	Any vehicle not licensed for road use	Prohibited	Prohibited	Prohibited
b	Dump Trucks & End Dump Trailers Except agricultural commodities (Limited Sand, Gravel, NO Asphalt) (Physical Damage - refer to Restricted Commodities)	R	R	R
c	Equipment with mounted cranes including "cherry picker" type	Prohibited	Prohibited	Prohibited
d	Home built trailer	R	Prohibited	R
e	"Hot shot" tractors, (i.e. 1 ton pickup with a fifth wheel.) see guidelines	R	Prohibited	R
f	Light Trucks - GVW < 10,000 lbs. for private use	Prohibited	Prohibited	Prohibited
g	Mix in Transit Cement Trucks / Hot Mix	Prohibited	Prohibited	Prohibited
h	Physical Damage - Mono-line *Must be written in conjunction with Laibility			R
i	Private Passenger vehicles (including motorcycles, vans)	Prohibited	Prohibited	Prohibited
j	Service Trailers - Load capacity 2,000 lbs. or less	Prohibited	Prohibited	Prohibited
k	Tank Trucks or Trailers	R	R	R
l	Trucks or Trailers equipped with heated, glass lined, pressurized unbaffled or stainless steel tanks	R	R	R
m	Tow Trucks/Wrecker	Prohibited	Prohibited	Prohibited

*If the above equipment types comprise less than 20% of the power units, refer to IAT.

2. Restricted Commodities (Types of Cargo)

ALL CUSTOMER COMMODITIES ARE RATED ACCEPTABLE TO BIND, UNLESS INDICATED ON THE LIST BELOW:

	COMMODITIES	PRIMARY LIABILITY	Non Trucking Liability	PHYSICAL DAMAGE
a	Ammonium nitrate or fertilizer containing more than 33% ammonium nitrate, Anhydrous ammonia	Referral to IAT	Acceptable	Referral to IAT
b	Ammunition, detonators, explosives or any substance intended for use as an explosive device	Prohibited	Prohibited	Prohibited
c	Artificial or Natural fuel gas	Prohibited	Prohibited	Prohibited
d	Asbestos / Dirty Dirt	Prohibited	Prohibited	Prohibited
e	Bulk Oil and Bulk Petroleum products not otherwise listed	Prohibited	Prohibited	Acceptable
f	Butane	Prohibited	Prohibited	Prohibited
g	Chemicals - caustic, corrosive, toxic	Referral to IAT	Referral to IAT	Referral to IAT
h	Coal	Prohibited	Prohibited	Prohibited
i	Fireworks, fuses, nitroglycerin, or pyroxylin and red label commodities	Prohibited	Prohibited	Prohibited
j	Frac Water	Prohibited	Prohibited	Prohibited
k	Garbage, trash or junk	Prohibited	Prohibited	Prohibited
l	Gasoline	Prohibited	Prohibited	Prohibited
m	Hazardous Materials (Hazardous Materials as defined by IAT)	Prohibited	Prohibited	Referral to IAT
n	Heated in route products - i.e.: asphalt	Prohibited	Prohibited	Prohibited
o	Household Goods, Moving & Storage	Prohibited	Prohibited	Prohibited
p	Logs	Prohibited	Prohibited	Prohibited
q	LPG	Prohibited	Prohibited	Prohibited
r	Radioactive materials	Prohibited	Prohibited	Prohibited
s	Sand and/or gravel	Referral to IAT	Referral to IAT	Referral to IAT
t	Salvage (must be recyclable)	Acceptable	Acceptable	Acceptable
u	All Animals/Livestock	Acceptable	Acceptable	Acceptable

3. Restricted Operations (Types of Business or Activities)

ALL OPERATION TYPES ARE RATED ACCEPTABLE TO BIND, UNLESS INDICATED ON LIST BELOW:

	OPERATIONS	PRIMARY LIABILITY	Non Trucking Liability	PHYSICAL DAMAGE
a	Brokerage Operations (in conjunction with trucking operations)	Referral to IAT	Prohibited	Prohibited
b	Building or House Movers	Prohibited	Acceptable	Prohibited
c	Car & Boat (<26 feet) Haulers	Acceptable	Acceptable	Acceptable
d	Carnival Circus or Amusement risks	Prohibited	Prohibited	Prohibited
e	Customers that rent or lease their vehicles to others without drivers	Prohibited	Prohibited	Prohibited
f	Drive-away, haul-away	Prohibited	Prohibited	Prohibited
g	Driver training	Prohibited	Prohibited	Prohibited
h	Emergency Use Vehicles (fire, police, ambulance, etc.)	Prohibited	Prohibited	Prohibited
i	Hazardous Material hauler (Hazardous Materials as defined By IAT)	Prohibited	Prohibited	Referral to IAT
j	Moving & Storage	Prohibited	Prohibited	Prohibited
k	New ventures or in business less than (3) three years	Referral to IAT	Referral to IAT	Referral to IAT
l	Newspaper Delivery (If delivery is bulk or wholesale =Acceptable)	Prohibited	Prohibited	Prohibited
m	Oilfield, vacuum tank and Hot Oil Operations	Prohibited	Prohibited	Prohibited
n	Oilfield -related operations	Referral to IAT	Referral to IAT	Referral to IAT
o	Operations where more than 40% of operation involves Bobtailing or Deadheading	Prohibited	Prohibited	Prohibited
p	Operations domiciled outside of Continental United States	Prohibited	Prohibited	Prohibited
q	Oversize or Overweight Equipment or Commodities Hauler	Referral to IAT	Acceptable	Referral to IAT
r	Physical Damage—Mono-line			Referral to IAT
s	Public Automobiles (bus, taxi, etc.)	Prohibited	Prohibited	Prohibited
t	Risks requiring Canadian filings. Vehicles must be registered in the USA	Acceptable	Acceptable	Acceptable
u	Risks with filings for which the Company does not provide coverage for all equipment on one policy	Prohibited	Prohibited	Acceptable
v	Risks requiring SR-22 filing	Prohibited	Prohibited	Prohibited
w	Rolling Stores (i.e.: Snap On Tool, Food Trucks)	Prohibited	Prohibited	Acceptable
x	Bus	Prohibited	Prohibited	Prohibited
y	Seasonal agricultural operations (harvest, Christmas trees, etc.) using non D.O.T. regulated or temporary drivers. These risks usually have large seasonal expansions of equipment	Referral to IAT	Referral to IAT	Referral to IAT
z	Towing on hook or flatbed	Prohibited	Prohibited	Prohibited

Any company permitting unauthorized passengers is prohibited for liability coverage. Unauthorized passengers include all persons other than employees on the insured's payroll with the insured's approval. Absolutely NO children, spouses, friends or family. IAT will consider on a referral basis a compliant insured passenger program that fully complies with IAT Company guidelines.