# **Physical** Damage

ATM's Physical Damage programs are designed for commercial auto risks domiciled in the 12 western states. Our programs encompass a wide selection of vehicles, ranging from light trucks to extra heavy tractor trailers. These programs are also available on a stand-alone basis or written with a package policy.



A.M. Best: A XV Non Admitted

**Eligible Auto Types** Light Trucks to Extra Heavy Tractors - Over 45,000 GVW

**Eligible Risks** Risks domiciled in - 12 western states Stand Alone coverage available

#### **Coverage Information**

Maximum stated amount - \$150,000

Maximum age of unit - 20 years

Higher deductibles available

Non Owned trailer Physical Damage - up to \$100,000



A.M. Best: A XV Admitted

**Eligible Auto Types** Light Trucks to Extra Heavy Tractors - Over 45,000 GVW

#### **Eligible Risks**

Risks domiciled in - CA

Physical Damage must be written in conjunction with Auto Liability

### **Coverage Information**

Maximum stated amount - \$175,000

Maximum age of unit - 20 years

Higher deductibles available

Non Owned trailer Physical Damage - up to \$100,000



#### A.M. Best: A IX Non Admitted

Eligible Auto Types Light Trucks to Extra Heavy Tractors - Over 45,000 GVW

**Eligible Risks** Risks domiciled in - 12 western states

Maximum stated amount - \$150,000 Maximum age of unit - 20 years Higher deductibles available Non Owned trailer Physical Damage - up to \$100,000

#### **Coverage Information**

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#### A.M. Best: A XV Non Admitted

#### **Eligible Auto Types**

Light Trucks to Extra Heavy Tractors - Over 45,000 GVW Buses, Dump Trucks, and Trash Hauler operations

#### Eliaible Risks

Risks domiciled in - 12 western states

Physical Damage can be written as a package with Motor Truck Cargo

Stand alone coverage available

#### **Coverage Information**

Minimum Premium - \$50,000

Limits - up to \$5,000,000

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