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

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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