



INNOVATIVE INSURANCE SOLUTIONS, INC.

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OCCUPATIONAL ACCIDENT COVERAGE OVERVIEW (TRUCKERS & INDEPENDENT CONTRACTORS)

Truckers Occupational Accident Insurance Coverage

- Targets owner-operators, who are not eligible or not required to be covered by Workers' Compensation
- Coverage applies while the owner-operator performs Occupational services within the course and scope of and in accordance with his or her contractual obligations for the Motor Carrier while under dispatch
- Premiums are paid by the owner-operators via settlement deduction, and claims directly paid to the owner-operators or their survivors
- Minimum group size of 10 owner-operators
- Benefit Components – Accidental Death & Dismemberment, Survivor's Benefit, Accident Medical Expense, Temporary Total Disability & Continuous Total Disability
- Contingent Liability coverage available for the Motor Carrier
- Truckers Assist * (only available with Truckers Occupational Accident Insurance Coverage) – Provides benefits to Independent Owner-Operators that can be used every day. Such services include:
 - Assistance with locating preferred fuel prices
 - Alternate route advisories
 - Truck towing referrals
 - ATM locations finder
 - Local entertainment
 - Restaurant information
 - Identity theft protection

Independent Contractor Occupational Accident Insurance Coverage

- Targets independent contractors, who are not eligible or not required to be covered by Workers' Compensation
- Coverage applies while the independent contractor performs Occupational services within the course and scope of and in accordance with his or her contractual obligations for the company
- Premiums are paid by the independent contractors and claims directly paid to the independent contractors or their survivors
- Minimum group size of 10 independent contractors
- Benefit Components – Accidental Death & Dismemberment, Survivor's Benefit, Accident Medical Expense, Temporary Total Disability & Continuous Total Disability
- Target markets – Couriers, Limousine Companies, Snap-On Tools



Enhancements for both coverages include:

- Increased Accident Medical Expense Benefit of up to \$2,000,000
- Advance Payments Benefits – Provides for good will advance payments to be made when an Insured is determined to be eligible for Temporary Total Disability Benefits, but the final amount of the benefit payment has not been determined. The amount of the advance payment will be 60% of the maximum weekly benefit amount chosen and will begin after the waiting period.
- Ancillary Benefits* including:
 - **TRAUMA COUNSELING BENEFIT** – Pays benefits for covered trauma counseling expenses that are incurred within one year of the date of the accident, if the insured suffers an accidental dismemberment or paralysis.
 - **COMMUTING BENEFIT** – Pays benefits for a covered accident if the insured suffers accidental death while traveling between his or her residence and place where Occupational services are performed.
 - **HIJACKING BENEFIT** – Pays an additional benefit if the insured suffers a specified covered loss as a result of a motor vehicle hijacking that occurs while the insured is operating a motor vehicle and performing occupational services.
 - **HOME ALTERATION AND VEHICLE MODIFICATION** – Pays covered home alteration and vehicle modification expenses incurred within one year of the date of the accident, if the insured suffers a covered accidental dismemberment or paralysis that requires the use of a wheelchair to be ambulatory.
 - **HOME HEALTH CARE EXPENSE BENEFIT** – Pays usual and customary charges for medically necessary covered home health care services after the insured is discharged from a hospital, extended care facility or rehabilitation facility as a result of a covered injury.
 - **NATURAL DISASTER BENEFIT** – Pays a benefit if the insured suffers a specified covered loss that occurred in a natural disaster area officially declared by a government having authority to make such a declaration.
 - **OCCUPATIONAL HIV BENEFIT** – Pays a monthly benefit if the insured tests positive for Human Immunodeficiency Virus (HIV) within 365 days of the date of a covered occupational incident. The benefit is payable if, within 72 hours of the covered occupational incident the insured 1) reports it to the Company and the Policyholder in writing; and 2) undergoes a Food and Drug Administration (FDA) approved preliminary screening test for HIV which indicates negativity with respect to the presence of any antibodies or antigens to such disease.
 - **OCCUPATIONAL HEPATITIS BENEFIT** – Pays a monthly benefit if the insured tests positive for Hepatitis within 365 days of the date of a covered occupational incident. The benefit is payable if, within 72 hours of the covered occupational incident the insured 1) reports it to the Company and Policyholder in writing; and 2) undergoes a Food and Drug Administration (FDA) approved preliminary screening test for Hepatitis which indicates negativity with respect to the presence of any antibodies or antigens to such disease.
 - **REHABILITATION BENEFIT** – Reimburses covered rehabilitation expenses, incurred within two years of, and as a result of, an accident causing a covered dismemberment or paralysis.

* Truckers Assist noninsurance services provided by Chartis Travel Assist. Expenses for goods and services provided by third parties are the responsibility of the trucker.

** Available only in states where approved.