

# WORK-INJURY COVERAGE

## Overview & FAQ



# OCCUPATIONAL ACCIDENT Insurance Overview

As part of the requirements of your Contractor Operating Lease Agreement with Motor Carrier, **you are required** to procure Occupational Accident or Workers' Compensation Insurance for you and any of your drivers. ICOA requirements are a minimum of \$1,000,000 Combined Single Limit. TrueNorth provides an Occupational Accident Insurance option through **Insurance Company** which meets your requirements and is available to you via Settlement Deduction while you are leased to Motor Carrier. **You must be paid via 1099 to be eligible for Occupational Accident Insurance.**

- **Deductible:** \$0 per Occurrence
- **Cost:** /week
  - **Occupational Accident -** /week
- **Occ/Acc Policy #**OCA4279105

<u>DESCRIPTION OF BENEFITS</u>	<u>OCCUPATIONAL</u>	<u>NON-OCCUPATIONAL</u>
<b>ACCIDENTAL DEATH (MAXIMUM)</b> (Benefits reduce at Age 70)*	\$300,000 PRINCIPAL SUM INCLUDING : \$50,000 LUMP SUM	\$15,000 PRINCIPAL SUM
SURVIVOR'S BENEFIT	\$250,000 PRINCIPAL \$2,500 PER MONTH \$300,000	N/A
<b>ACCIDENTAL DISMEMBERMENT INCLUDING PARALYSIS</b> (Benefits reduce at Age 70)*		\$15,000 MAXIMUM
<b>ACCIDENTAL MEDICAL EXPENSE</b> (Occupational only: Includes \$50,000 Lifetime CSL CT, OD and \$10,000 CSL Pre-Existing Medical)	\$1,000,000 MAXIMUM BENEFIT AMOUNT	\$10,000 MAXIMUM BENEFIT AMOUNT
HERNIA/HEMORRHOID	Included	N/A
ACCIDENTAL DENTAL BENEFIT	Included	\$1,000 per Accident
COMMENCEMENT PERIOD	180 DAYS	180 DAYS
DEDUCTIBLE	\$0	\$0
Maximum Benefit Period	104 WEEKS	52 WEEKS
<b>TEMPORARY TOTAL DISABILITY</b>		
COMMENCEMENT PERIOD	\$600 WEEKLY MAX calculated by 70% of AWE*** 180 DAYS	\$600 WEEKLY MAX calculated by 70% AWE*** 180 DAYS
WAITING PERIOD	7 DAYS	14 DAYS
DURATION-MAXIMUM BENEFIT PERIOD	104 WEEKS 52 WEEKS for Age 70+	13 WEEKS
<b>CONTINUOUS TOTAL DISABILITY**</b>		
WAITING PERIOD	\$600 WEEKLY MAX calculated by 70% of AWE***	NOT COVERED
DURATION-MAXIMUM BENEFIT PERIOD	Maximum period for TTD TO AGE 70	
<b>COMBINED SINGLE LIMIT</b>	<b>\$1,000,000</b>	<b>\$25,000</b>
<b>AGGREGATE LIMIT OF LIABILITY</b>	<b>\$2,000,000</b>	<b>\$50,000</b>

**\*AD&D benefits are reduced at Age 70 as follows:**

<u>Age at Date of Loss</u>	<u>% of Principal Sum</u>
70	80%
71	60%
72	40%
73	20%
74	15%
75+	10%

**\*\* If injury incurred within 6 months of attaining full SS retirement age, Insured cannot qualify for CTD.**

**\*\*\*Please see FAQ for actual TTD Benefit/AWE Calculations**

**2** | The information contained in this document is intended to be a guide only. Please consult any Evidence of Coverage and/or coverage summaries provided to you by your insurance company, or please contact TrueNorth for a copy of your insurance policy(s) and all applicable endorsements for the exact terms and conditions of your policy(s). The Coverage Overview for each program is the "certificate of insurance" furnished on behalf of Motor Carrier in compliance with the requirements of 49 C.F.R. §376.12(j)(2).

# Workers' Compensation

If you wish to procure Workers' Compensation Insurance on yourself or your Contract Drivers who are paid via W-2, TrueNorth can provide a settlement deduct option for you and your fleet also through Insurance Company.

Please contact TNC to obtain a Workers' Compensation Application.

## OCCUPATIONAL ACCIDENT FAQ

### WHAT IS OCCUPATIONAL ACCIDENT COVERAGE?

It's important to be familiar with the type of coverage you have and should you have a claim in the future, it is processed as quickly as possible. Please note:

- You are **NOT an EMPLOYEE** of Motor Carrier and do **NOT** have Workers' Compensation Coverage
- You are an **INDEPENDENT CONTRACTOR** and have elected **OCCUPATIONAL ACCIDENT** Coverage

### WHAT IS OCCUPATIONAL ACCIDENT COVERAGE?

Occupational Accident is an insurance produce designed for Independent Contractor Owner-Operators to provide coverage for medical expenses, loss of wages, and provide benefits resulting from a loss due to work-related accidents or injuries.

### WHAT TYPE OF COVERAGE DOES OCCUPATIONAL ACCIDENT PROVIDE?

There are **THREE** core components of Occupational Accident Insurance:

#### 1. Accidental Death & Dismemberment:

- Accidental Death Benefit of \$50,000 lump sum payable to your beneficiary (spouse, dependents, parents, siblings or estate).
- Survivors Benefit of \$250,000 which consists of a monthly benefit of \$2,500 paid to a surviving spouse or dependents.
- Accidental Dismember Benefit paid to you up to \$300,000

#### 2. Medical Expenses:

- When a driver is involved in an accident requiring medical treatment the medical expense coverage will pay for the medical costs up to the limits of the policy for two years.
- Pays up to \$1,000,000 Combined Single Limit
- Medical treatment must commence within 180 days of date of accident causing the covered injury.

#### 3. Disability Insurance:

- *Temporary Total Disability*
  - Partial wage replacement benefit paid to the Owner-Operator in the event of a covered injury resulting in an inability for the Owner-Operator to work during the time they are recovering from the covered injury. The disability must commence within 180 days from the date of the accident causing injury. Benefits begin 7 days after Insured is declared disabled by a physician.
  - Maximum Benefit Period – 104 Weeks. However, if the Insured has an injury after the age of 70, the Maximum Benefit Period of 52 Weeks.
  - Benefit is reduced by Social Security benefits; any disability income from any Third Party or amount Insured receives as compensation for lost wages in a lawsuit or settlement.
- *Continuous Total Disability* (after Temporary Total Disability Period of 104 Weeks)
  - Partial wage replacement benefit paid to the Owner-Operator in the event of an injury resulting in the complete inability for the Owner-Operator to work during the time they are recovering from the covered injury.

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- Maximum Benefit Period – up to age 70, but not beyond full Social Security retirement age.
- Insured must qualify for Social Security Disability Award to be eligible for CTD. Benefit is reduced by Social Security benefits; any disability income from any Third Party or amount Insured receives as compensation for lost wages in a lawsuit or settlement.

#### WHAT TYPE OF NON-OCCUPATIONAL ACCIDENT COVERAGE DOES THIS POLICY PROVIDE?

##### 1. Accidental Death & Dismemberment:

- Pays up to \$15,000 Combined Single Limit; No Survivor's benefit

##### 2. Medical Expenses:

- Pays up to \$10,000 when involved in an accident when Insured is not under dispatch.

##### 3. Disability Insurance (70% of Average Weekly Earnings):

- *Temporary Total Disability*
  - Partial wage replacement benefit paid to the Owner-Operator in the event of a covered injury resulting in an inability for the Owner-Operator to work during the time they are recovering from the covered injury. Subject to 14 Day Waiting Period.
  - Maximum Benefit Period – 13 Weeks

#### HOW ARE MY ACCIDENTAL DEATH SURVIVOR'S BENEFITS PAID OUT?

If an Accidental Death Benefit is payable under the Policy, Insurance will pay the monthly benefit amount of \$2,500 to your surviving spouse. If you are not survived by a spouse, or your spouse dies or remarries, Insurance will pay or continue to pay the benefits to your surviving dependent children. They must be under the age of 19 or under 23 if he/she is: (a) enrolled in accredited institution of higher learning on a full-time basis, and (b) relies on you for more than 50% of his or her support and is taken as a dependent on your federal income tax return, or is incapable of self-sustaining employment by reason of mental or physical incapacity, and who are primarily dependent on you for support and maintenance as defined.

**If neither of these applies, survivors benefit will not be paid out.** The Accidental Death Benefit Principal Lump Sum will still be paid out in this order: 1) Your Spouse 2) Your Children 3) Your Parents 4) Your brothers and sisters 5) Your estate

#### HOW ARE MY TEMPORARY TOTAL DISABILITY PAYMENTS CALCULATED

##### Owner-Operator is 70% of Average Weekly Earnings:

**Average Weekly Earnings is:** Thirty-three per cent (33%) of the gross income, less fuel surcharge, the Insured Person received in the 12 weeks prior to the Insured person's injury, divided by 12. If the Insured Person worked less than twelve (12) weeks prior to the covered injury, then thirty-three per cent (33%) of the gross income received, divided by the number of weeks worked. The Insured Person will have to produce proof of the number of weeks worked, if he or she is claiming less than twelve (12) weeks. If the Insured Person is injured within seven (7) days of their contract date, we will use thirty-three per cent (33%) of the average gross income received by the other Insured Persons, who are contracted within the last three (3) months prior to the covered injury. If the Insured Person and/or the Policyholder is unwilling or unable to produce any evidence of the gross income received in the 12 weeks prior to the Insured person's injury, then we will use Thirty-three per cent (33%) of the gross income, less fuel surcharge, the Insured Person received in the prior year as shown in his or her federal income tax return with schedules or 1099s, divided by 52, regardless of his or her prior occupation.

##### MAXIMUM WEEKLY BENEFIT: \$600

- **EX: \$120,000 x 33% = \$40,000 x 70% = \$28,000/52 = \$538.46 per Week**

##### Contract Driver is 75% of Average Weekly Earnings:

**Average Weekly Earnings is:** Seventy-Five percent (75%) of the gross income the **Insured Person** received in the 12 weeks prior to the Insured person's injury, divided by 12. If the **Insured Person** worked less than twelve (12) weeks prior to the covered injury, then Seventy-five per cent (75%) of the gross income received, divided by the number of weeks worked. The **Insured Person** will have to produce proof of the number of weeks worked, if he or she is claiming less than twelve (12) weeks. If the **Insured Person** is injured within seven (7) days of their contract date, we will use Seventy-five per cent (75%) of the average gross income received by the other **Insured Persons**, who are contracted within the last three (3) months prior to the covered injury. If the **Insured Person** and/or **Policyholder** is unwilling or unable to produce any evidence of the gross income received in the 12 weeks prior to the Insured person's injury, then we will use Seventy-five per cent (75%) of the gross income, less fuel surcharge, the **Insured Person** received in the prior year as shown in his or her federal income tax return with schedules or 1099s, divided by 52, regardless of his or her prior occupation. **MAXIMUM**

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**WEEKLY BENEFIT: \$600**

**IS THE MEDICAL PORTION OF MY OCCUPATIONAL ACCIDENT INSURANCE PRIMARY OR SECONDARY?**

- This coverage is primary over any major medical plan you may have in place

**WHAT IS NOT COVERED BY OCCUPATIONAL ACCIDENT INSURANCE?**

*Health related issues such as:*

- **Heart Attack**
- **Cancer**
- **Stroke**

**HOW DO I FILE A CLAIM AND WHAT SHOULD I HAVE READILY AVAILABLE?**

- In order to file a claim, simply call xxxxxxxx; this number may also be used by the treating doctor to verify coverage is necessary.
- Be prepared to provide the following to your adjustor:
  - NAME
  - POLICY NUMBER: (provided on Certificate of Insurance)
  - DATE OF ACCIDENT
  - MOTOR CARRIER
  - DESCRIPTION OF YOUR ACCIDENT AND INJURY
- Once you report your claim an adjustor will be assigned to assist you in handling your claim.

**WHEN COMPLETING A FORM FOR THE MEDICAL PROVIDER:**

- Please indicated you are **"SELF EMPLOYED"**
- **DO NOT** list Motor Carrier as your Employer
- Submit claims to (as listed above)

**I AM HAVING TROUBLE WITH CLAIM HANDLING, WHO SHOULD I CALL?**

- TrueNorth's Claim Advocates are here to assist you if you ever have a claim
- Contact TrueNorth – xxxxxxxx

**WHO CAN I CONTACT TO OBTAIN A COPY OF MY OCCUPATIONAL ACCIDENT POLICY?**

- Certificates of Insurance are sent to you via mail. A copy of the policy is available to you.
- If you would like a copy of your Occupational Insurance Policy, please contact at TrueNorth – xxxxxx.

**WHAT IF I CHOOSE NOT TO ENROLL IN TRUENORTH'S WORK-INJURY INSURANCE PROGRAM?**

- You are not required to enroll in the TrueNorth program. If you choose to procure outside insurance you'll simply need to provide an active certificate of Occupational Accident or Workers' Compensation Insurance to your Fleet Manager.



# Zurich's work injury solutions: Occupational Accident & Contingent Liability insurance

For trucking firms with contract drivers

The trucking industry continues to depend on the use of owner-operators and contract drivers to meet growth demands. These contractors, however, are not employees and are often excluded from a trucking company's workers' compensation coverage. An accident may leave both the injured driver and the trucking company without needed financial protection.

Zurich offers Occupational Accident insurance, Contingent Liability insurance and administrative support services to help financially protect both contractors and trucking companies. Zurich's dedicated unit has broad experience in this business and offers efficient and effective administration.

Zurich insures thousands of drivers at more than 200 trucking companies. We understand the issues these companies face, including the time and expense companies devote to recruiting and retaining qualified drivers. Our insurance solutions can help financially protect these drivers – and the trucking firms in which they work.

Occupational Accident insurance provides the injured driver with financial protection for accidental death, dismemberment, paralysis, disability and medical expenses.

Contingent Liability insurance provides the trucking company with legal defense and workers' compensation settlement/benefit costs if a covered contract driver seeks employee status for purposes of receiving workers' compensation.

## Why Zurich?

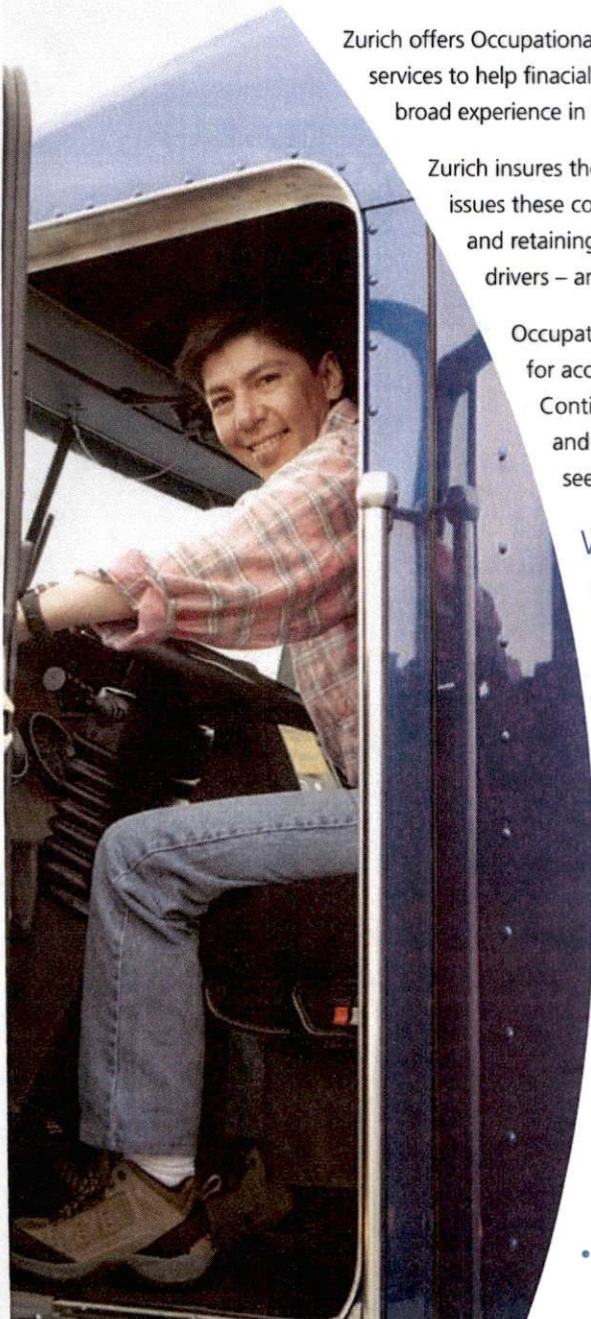
- Direct access to a highly experienced team that knows this business
- Responsive in-house claims unit dedicated to Occupational Accident and Contingent Liability lines
- Competitive terms and rates
- Responsive underwriting
- Easy and efficient administration
- Zurich "A" rated by A.M. Best Company\*

## Product highlights

### Occupational Accident

- Available to qualified drivers
- Covers owner-operators and contract drivers
- Accident medical limits up to \$1 million
- Accident disability income coverage (TTD and CTD)
- Accidental death & dismemberment plus paralysis coverage
- Nonoccupational benefit rider

For more information, contact your regional Business Development Manager or call **866-860-7292** today.



### Contingent Liability insurance

- Available in most states
- High limits available (\$2 million up to statutory limit)
- Defense costs covered
- Settlement/benefits may be paid directly to the claimant on behalf of the trucking company
- Flexible premium options

### Administration and services

#### Claims

- In-house, dedicated, responsive and highly experienced unit
- Telephone reporting 24/7
- Programs to help make the most efficient use of benefit dollars: Zurich Managed Care, PPO networks, staff doctors and nurses, subrogation of at-fault third parties. (PPO utilization not mandatory)
- Multilingual capabilities
- Pharmacy debit card
- Medical provider referral service

#### Enrollment and reporting

- Available to qualified drivers
- Brief enrollment form
- Coverage bound same day as enrolled
- No list bills: monthly self-reporting
- Insurance ID cards issued

#### Transportation safety management

- Advanced safety tools/software services available
- Zurich Virtual Fleet Manager: a broad, Web-based tool providing end-to-end fleet risk management information

### Special needs

- Specialized unit dedicated to Zurich's Occupational Accident coverage is available to answer inquiries
- Underwriting and administrative solutions to meet your needs

### Eligibility

- Available in most states
- Most commodity segments are eligible (couriers, logging, livestock and gravel are excluded)\*\*
- Owner-operators and 1099 contract drivers are eligible
- Minimum of 25 insured drivers

### Other Zurich products

#### Passenger Accident

- Covers approved passengers for medical, accidental death, dismemberment
- Blanket or voluntary programs

#### Workers' Compensation AD&D Buy-Down

- AD&D coverage for the self-insured portion of a trucking company's workers' compensation plan
- Policy reimburses Self Insured Retention (SIR)/deductible or captive retention for death and dismemberment claims
- Limits up to \$300,000 per occurrence
- Brings predictable cost to unpredictable death and dismemberment claims

*\*Rating is the most recent rating of Zurich American Insurance Company published by A.M. Best. For information about the ratings of Zurich American Insurance Company, access the ratings section on [www.zurichna.com](http://www.zurichna.com).*

*\*\*Eligible groups are subject to underwriting guidelines.*

### Zurich

1400 American Lane, Schaumburg, IL 60196  
866 860 7292 [www.zurichna.com](http://www.zurichna.com)

This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

Insurance coverages underwritten by Zurich American Insurance Company, 1400 American Lane, Schaumburg, IL 60196. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through surplus lines brokers.

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*Because change happenz<sup>SM</sup>*



# Occupational Accident Insurance: Designed for Independent Contractors in Utah

Utah House Bill 308 establishes that independent contractors must provide proof of occupational accident coverage. Univantage Insurance Solutions now offers the opportunity to purchase Occupational Accident Insurance underwritten by ACE American Insurance Company. This coverage meets the requirements of Utah law and helps to provide valuable benefits and financial security when a work related accident occurs. This program is endorsed by the Utah Trucking Association.

## Who is Eligible?

You are eligible to purchase this insurance if you are an independent contractor over the age of 17 and under the age of 70, operating a motor vehicle in one of the following classifications:

CLASS 1 Dry Van or Refrigerated haulers

CLASS 2 Flat Bed, Aggregate, Redi-Mix, and Dump Truck haulers

CLASS 3 Tanker, Automobile Carrier, and other classifications of haulers subject to the Insurance Company approving the Application.

A truck driver can be considered an independent contractor under H.B. 308 if ALL of the following apply:

- + The driver owns a motor vehicle or leases a motor vehicle from a motor carrier
- + The driver personally operates the motor vehicle
- + The motor carrier and driver have a written agreement confirming that the driver operates the vehicle as an independent contractor
- + The motor carrier has a copy of a current workers compensation coverage waiver for the driver
- + The motor carrier has proof that the driver has occupational accident insurance that provides disability, death, and medical benefits (hospital, surgical, prescription drug, and dental coverage)

## What's Covered?

### OCCUPATIONAL ACCIDENT BENEFITS

If you are in a covered work-related accident that results in bodily injury within 72 hours of the event or as soon as reasonably possible, the following benefits are payable. Your coverage must be in effect and you must be performing the regular activities of your job as an independent contractor.

- Accidental Death and Dismemberment benefits, up to \$250,000
- Accident Medical/Dental Expenses, up to \$1,000,000 for up to 104 weeks
  - Dental Expenses are limited to \$1,000 per covered accident
  - Lifetime maximum for covered expenses resulting from treatment, services or supplies for a hernia is \$10,000

- Temporary Total Disability - After seven days of continuous Total Disability, weekly benefits are paid equal to 70% of your Average Weekly Earnings (AWE), up to \$600 per week, for up to 104 weeks\*
- Permanent Total Disability - After 104 weeks of continuous Total Disability, benefits are paid equal to 70% of your AWE multiplied by 52 weeks and divided by 12 months, up to \$2,600 per month, until such time as you are no longer eligible for Social Security Disability Benefits\*
- Benefits are also payable for cumulative trauma and occupational diseases.

\* Reduction in Disability Income Benefits – the amount of your disability benefits will be reduced by the amount of any Other Income Benefits payable to you on account of such disability. This will include any benefits payable for your dependents. Cost-of Living increases in Social Security payments effective after your correct Social Security benefit has been determined will not be used to reduce your disability benefit.

### NON-OCCUPATIONAL ACCIDENT BENEFITS

If you are in a covered accident that is not work-related that results in bodily injury, the following benefits are payable.

- Accidental Death and Dismemberment benefits, up to \$10,000
- Accident Medical/Dental Expenses, up to \$15,000 for up to a maximum of 52 weeks (Dental Expenses are limited to \$250 per covered accident)
- No disability benefits are payable for a non-occupational accident

### COMBINED SINGLE BENEFIT LIMIT

Up to \$1,000,000 per occupational accident (\$50,000 per condition for occupational disease and cumulative trauma) will be paid under all benefits combined for any one person due to any one occupational accident.

## What's the Cost of Coverage?

With Univantage's ability to offer occupational accident insurance, coverage is provided at affordable rates based on the classification of motor vehicle you drive.

CLASS 1: \$138.00 per person, per month

CLASS 2: \$159.00 per person, per month

CLASS 3: \$175.00 per person, per month

## Questions?

For questions or to apply for coverage please contact Univantage at 385-351-8328.

## What's not covered?

General Exclusions: This plan does not cover any loss resulting from:

- an intentionally self-inflicted injury
- suicide or attempted suicide, while sane or insane
- boarding or alighting from any aircraft in motion
- war or act of war, whether declared or not
- duty in the armed forces of any country or international authority
- Your being under the influence of any drugs, unless taken on the advice of a Physician
- Your being legally intoxicated as determined according to the laws of the jurisdiction in which the injury occurred
- Nor does it cover any loss that is psychological or emotional in nature, including pain and suffering or covered by any Workers' Compensation, employers' liability, Occupational Disease, unemployment compensation law or similar law.

In addition to the General Exclusions: No Accidental Death and Dismemberment benefits will be paid for any loss caused or contributed to by: Disease, bodily or mental infirmity, functional nervous or emotional disorders without a demonstrable organic cause and that are not the result of a covered Occupational Accident, or medical, surgical or diagnostic procedures for any of these

- Ptomaine or bacterial infection, except bacterial infection or viral infection that is a result of an accidental bodily injury or unintentional ingestion of a contaminated substance.

No Accident Medical/Dental Expense benefits will be paid for:

- Services or supplies that are not Medically Necessary
- Care of and treatment to the teeth and gums other than those services specifically named in this benefit
- Eyeglasses, eye refractions and hearing aids
- Services given by any of the following persons: (a) A member of Your Immediate Family, or who resides in Your home or (b) Volunteers or persons who do not normally charge for their services.
- Education, training, and bed and board while confined in an institution that is mainly a school or other institution for training, a place of rest, a place for the aged or a nursing home
- Drugs, treatments, services or supplies that are considered investigational because they do not meet generally accepted standards of medical practice in the United States
- Cosmetic or reconstructive surgery or treatment
- Custodial Care
- Treatment in a United States government or agency Hospital
- Expenses for which a covered person is not legally required to pay.

No Non-Occupational benefits will be paid for any loss caused by, or contributed to by, any of the following:

- Commission of a crime
- Hernia of any type
- Cumulative Trauma
- Occupational Disease.

This insurance does not apply to the extent that trade or economic sanctions or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims.

\* This information is a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the policy and is subject to the laws of the state in which it was issued under form number AH-29532-UT. If there is a conflict between this information and the terms and conditions of the policy issued to you, the policy will prevail. Please keep this information as a reference.

\* The ACE Group of Companies is one of the world's leading providers of insurance and reinsurance. The policy is underwritten by ACE American Insurance Company, one of the ACE Group of Companies. ACE USA provides insurance products and services through the U.S. operating subsidiaries and globally, through ACE global subsidiaries, in close to 50 countries on a locally admitted basis. ACE USA Accident & Health is a marketing division of ACE USA, headquartered in Philadelphia.

### Definitions

Cumulative Trauma means an injury diagnosed by a physician as occurring without sudden cause or result. Cumulative Trauma includes injury caused by continual stress and strain. Such injury may be causally related to your job. Such injury may be due to repetitive traumatic acts.

"Occupational Disease" means a disease that is not traceable to a specific Occupational Accident; and is caused by exposure to a disease producing agent present in your occupational environment.

**univantage**  
Insurance Solutions