



**HELPING THE WORLD
KEEP PROMISES.**

Independent Contractor Owner-Operator Business Protection Insurance

Developed & Administered By:





OCCUPATIONAL ACCIDENT INSURANCE:

- **Extremely Competitive Monthly Cost**
- **Robust Benefits to Protect for Injuries That Occur While Working**
 - **Accidental Death & Dismemberment**
 - \$250,000
 - **Accidental Medical**
 - \$1,000,000
 - **Temporary Total Disability**
 - Up to \$600/Week for 2 Years
 - **Continuous Total Disability**
 - Up to \$600/Week until Age 70



NON-OCCUPATIONAL ACCIDENT INSURANCE:

- **Supplemental Benefits to Protect for Injuries That Occur While Off Duty**
 - **Accidental Death & Dismemberment**
 - \$15,000
 - **Accidental Medical**
 - \$10,000
 - **Temporary Total Disability**
 - Up to \$600/Week for 13 Weeks



NON-TRUCKING LIABILITY INSURANCE:

- **Extremely Competitive Monthly Cost**
- **\$1,000,000 BI/PD Combined Single Limit**
- **\$0 Deductible**

PHYSICAL DAMAGE INSURANCE:

- **Extremely Competitive Monthly Cost**
- **Comprehensive & Collision Coverage - Actual Cash Value**
 - **\$1,000 Deductible, with *Diminishing Deductible* incentive**
 - Your deductible is reduced by 25% each year you are accident free.
 - **Gap Coverage**
 - Cover the financial “Gap” between what you owe on your tractor and what it is worth due to depreciation
 - **Downtime/Rental Reimbursement**
 - Coverage for lost business you experience due to a covered physical loss of or damage to your truck.
 - **Personal Effects Coverage**
 - Coverage for personal belongings kept in your tractor that is lost due to theft or tractor loss.
 - **Electronic Equipment Coverage**
 - Coverage for electronic equipment installed in your tractor that are lost due to theft or tractor loss.
 - **Tarps, Chains, and/or Binders Coverage**
 - **Towing and Storage Coverage**



DEDUCTIBLE BUYBACK INSURANCE:

- **“Buy Down” your multiple Deductible Exposures to a Single \$500 Responsibility**

All Programs are Settlement Deductible