

# Occupational Accident Products for Property and Casualty Producers



## **Independent Contractors Occupational Accident Insurance Coverage**

- Provides “On the Job Accident Coverage” for Independent Contractors that may not be eligible for or required to have Workers’ Compensation Insurance.
- Provides accident insurance, with a comprehensive package of benefits featuring Accidental Death, Accidental Dismemberment, Paralysis, Temporary Total Disability, Continuous Total Disability and several ancillary benefits to fit your client’s needs.
- Suited for all types of Professional Groups, Associations, and Trade Organizations.

## **Texas Non-Subscriber Occupational Accident Coverage**

- Provides work place injury coverage for an employer who has non-subscribed or "opted-out" of the Workers' Compensation system.
- Reimburses the Insured Employer’s loss fund directly for covered losses.
- Typically costs less than Workers’ Compensation Coverage.
- Minimum group size of 1.

## **Blanket Occupational Accident Insurance Coverage**

- BOAI reimburses employers for payments made for covered on-the-job accidents resulting in Accident Death, Dismemberment or Paralysis.
- Typical insureds include local and national industries, manufacturers, and commercial transportation companies, especially those who self-insure
- Securing Assets by reducing catastrophic AD&D exposure, or buying down the large SIR attachment point to a more comfortable level
- Premium Savings by allowing employers to raise their retention limit to reduce Excess Workers’ Compensation or Workers’ Compensation costs
- Benefit is reimbursed directly to insured employer.
- First dollar coverage for AD&D losses

## **Construction Blanket Occupational Accident Insurance Coverage**

- Construction BOAI reimburses employers for payments made for covered on-the-job accidents resulting in Accident Death, Dismemberment or Paralysis.
- Geared toward Property Owners or Managing General Contractors in order for them to provide accident insurance protection for Employees, Contractors, and Sub-Contractors while on the job.
- Securing Assets by reducing catastrophic AD&D exposure, or buying down the large SIR attachment point to a more comfortable level
- Premium Savings by allowing employers to raise their retention limit to reduce Excess Workers’ Compensation or Workers’ Compensation costs
- Benefit is reimbursed directly to insured employer.
- First dollar coverage for AD&D losses

## **Volunteer Accident Insurance Coverage**

- Available as a stand alone program.
- A comprehensive Volunteer Accident program is also available in conjunction with AIG Workers’ Compensation accounts.
- Can be tailored to provide any or all of the following benefits: Accidental Death and Dismemberment, Accident Medical Expense, and Weekly Accident Indemnity Benefits.
- Covers Volunteers during a specified activity, but also can cover those volunteers while traveling to and from the activity.