

Specific Products for Transportation Producers



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
- Various ancillary benefits available such as Advance Payments of Temporary Total Disability benefits, Seat Belt benefit, Pre-Existing Condition Coverage, Hernia and Hemorrhoid coverage
- Contingent Liability coverage available for the Motor Carrier

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 owner-operators
- Benefit Components- Accidental Death & Dismemberment, Survivor's Benefit, Accident Medical Expense, Temporary Total Disability & Continuous Total Disability
- Various ancillary benefits available such as Advance Payments of Temporary Total Disability benefits, Seat Belt benefit, Pre-Existing Condition Coverage, Hernia and Hemorrhoid coverage
- Target markets – Couriers, Limousine Companies, Snap-On Tools

Passenger Accident Insurance Coverage

- Allows owner-operators or independent contractors the election to provide protection from any accident for authorized passengers
- Voluntary program
- Flexible plan designs and coverage levels

Critical Illness Insurance Coverage

- Lump sum coverages available up to \$500,000
- Owner-operator or independent contractor paid via settlement deduction or ECH Bank Draft
- Pays benefits in addition to any other insurance
- 100% Voluntary Program
- Available \$50 annual wellness benefit
- Individual and Family coverage available

Flex Shield Insurance Coverage

- Highly flexible benefit program
- Provides a broad array of highly valued first dollar accident and sickness coverage
- Owner-operator or independent contractor paid via settlement deduction or ECH Bank Draft
- 100% Voluntary Program
- Individual and Family Coverage available
- Access to Major Provider Networks
- Is not a Major Medical Program

None of these coverage are or intended to be a substitute for Workers' Compensation Insurance. This document provides only a brief description of the coverage available. Flex Shield is not basic health insurance or major medical coverage and is not designed as a substitute for basic health insurance or major medical coverage. The Policy contains reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in each Policy. If there are any conflicts between this document and the Policy, the Policy shall govern. Not all coverages are available in every state. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY.; American International Life Assurance Company of New York, NY, with its principal place of business in New York, NY. Passenger Accident Insurance is underwritten by AllLife in New York.