

Work injury solutions for independent contractors

A guide to Zurich's products, services and advantages



Why Zurich for Occupational Accident insurance?

Trucking companies with an independent contractor-based driver fleet

The trucking industry continues to depend on the use of owner-operators and contract drivers to ship freight for their customers. These independent contractors, however, are not employees and are often excluded from a trucking company's workers' compensation coverage – leaving both the injured driver and the trucking company without critical insurance protection should an accident occur.

Zurich offers Occupational Accident and Contingent Liability insurance to help financially protect both the on-the-job independent contractor as well as the trucking company. Our offering is designed for companies with 3 to 30,000 power units under full-time contract, hauling freight with minimal handling.

Knowledge and commitment

- Zurich has been in the Occupational Accident space since 1997.
- We offer local access to skilled and responsive underwriting specialists with knowledge in Occupational Accident coverage. Senior Underwriters average over 15 years of experience.
- We provide direct access to a dedicated team that understands the unique risk management challenges from a state regulatory perspective when utilizing an independent contractor-based fleet.
- Zurich had more than 90 percent retention of Occupational Accident customers in 2016.



Superior claims services

- Responsive in-house claims unit dedicated to Occupational Accident and Contingent Liability lines
- Superior claims handling and benefits coordination by Occupational Accident claims specialists averaging over 10 years of experience
- Claims generally assigned to a claims specialist the next business day
- Two-point contact by the claims specialist to the trucking company and injured party within two business days after assignment helps to expedite the claims process
- Driver "Glove Box Kits" providing key claims reporting information and coverage highlights available upon request

Risk management and administrative support services

- Multilingual capabilities available from our claims team
- Medical provider referral service available
- Pharmacy direct billing service available through a third-party vendor
- 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)
- Advanced safety tools/software services available to help manage transportation safety management
- Online educational resources and training to help manage employee health and safety risks

Brand and financial strength¹

- Industry financial strength ratings: A+ A.M. Best, AA- Standard & Poor's²
- Zurich has more than 140 years of experience and presence in more than 210 countries and territories
- Zurich named a top 500 world's most valuable brand (Brand Finance®, January 2017)

Key features and product benefits

Occupational Accident

Provides independent contractors coverage from injuries resulting from accidents that occur while on-the-job for the trucking company. Coverage highlights include:

	Typical	Maximum
Accident Medical Expense	\$1M/2-yr.	\$2M/3-yr.
Temporary Total Disability	\$500/wk/2-yr.	\$700/wk/3-yr.
Continuous Total Disability	\$500/wk/ age 65	\$700/wk/ age 65
Accidental Death & Dismemberment (AD&D)	\$200,000	\$300,000
Limit/person/occur	\$1M	\$2M
Aggregate limit/occur	\$2M	\$4M

Limited non-occupational benefits available.

Hernia and hemorrhoids are covered up to the policy limits.

Limited Occupational Disease and Cumulative Trauma benefits provided.

Optional benefits available for Truck Payment, Vocational Retraining, Non-Medical Repatriation and Return of Remains, and Critical Burn.

Contingent Liability

Offers trucking companies with legal defense and workers' compensation settlement/benefit costs if a covered contract driver seeks employment status for purposes of receiving workers' compensation. Coverage highlights include:

- Coverage provided for all 50 states
- Statutory limits available
- Unlimited defense costs; costs do not count toward policy limits

Responding to changing needs

Listening to feedback from our customers and brokers is critical to how we develop our coverages. New optional endorsements include an enhancement to our Temporary Total Disability benefits to cover a driver's **Truck Payments**, new benefits for **Vocational Retraining**, new benefits for **Non-Medical Repatriation and Return of Remains**, and an enhancement to our Accidental Dismemberment benefits to cover **Critical Burns**.

Please request our Occupational Accident Optional Coverage Enhancements fact sheet for more details on these endorsements.

Superior services from a market leader

We build long-term customer relationships, design products and services to help meet customers' insurance needs and deliver insurance and risk management solutions that work. Our customers rely on us to provide extensive knowledge and insight to help them mitigate their industry and operational risks.

Global presence and knowledge

With more than 140 years of experience, Zurich's worldwide presence helps us to draw upon the knowledge of a global network of professionals. We have the strength and confidence to look ahead to new growth opportunities, tempered by the understanding that we earn market leadership one customer at a time.



Zurich – Your Accident insurance market of choice

Zurich Occupational Accident is part of a robust portfolio of Accident and Health product offerings. Ask your Zurich representative for more information.

- Workers' Compensation (including for motor carrier and small fleets contracted to the trucking company³)
- Workers' Compensation Accidental Death & Dismemberment (AD&D) Buy Back
- Passenger Accident
- Texas Non-Subscriber
- 24-hour employer-paid AD&D
- Voluntary, employee-paid products, such as AD&D
- Membership Groups, such as organizations, clubs, schools, associations, etc.
- Business travel accident insurance and travel assistance services
- Group Personal Accident
- Managed Care Excess/Medical Stop-Loss



Contact us

To learn more about Zurich's Occupational Accident coverage, or to send in your request for a proposal or submission, please contact:

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¹ Zurich in North America is a part of Zurich Insurance Group (Zurich), an insurance-based financial services provider with a global network of subsidiaries and offices. Insurance product obligations are the sole responsibility of each issuing insurance company. For example, only the assets of Zurich American Insurance Company (and no other assets of the Zurich Insurance Group) are available to meet its obligations for the performance of its products. This information is consolidated Zurich Insurance Group information as of April 21, 2017 and is not audited. For more complete financial information, audited annual statements of the Group and information on the ratings and underwriting companies of Zurich in North America, access www.zurich.com. No assurances can be given, and we make no representations, that such information has, or has not, changed since April 21, 2017.

² Rating as of December 31, 2016. A.M. Best's and Standard & Poor's ratings are under continuous review and subject to change and/or affirmation. For the latest Best's and S&P's ratings visit www.zurichna.com. The ratings represent the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and are not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.

³ Not offered as a stand-alone solution. Speak to a Zurich representative for complete details.

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