

Occupational Accident Insurance

CONSIDERING OCCUPATIONAL ACCIDENT INSURANCE?

Companies who contract with independent contractors and owner-operators expose themselves to a multitude of risks when they do not sponsor insurance programs for their independent contractors. Independent contractors are generally excluded from a company's Worker's Compensation policy, and individual Worker's compensation coverage is often too expensive or unavailable. A serious accident could leave a company liable for losses. Independent Contractors' Occupational Accident Insurance with Insurance Administrators, Inc. enables companies to offer their qualified contractors insurance coverage.

WHY SELECT INDEPENDENT CONTRACTORS' OCCUPATIONAL ACCIDENT INSURANCE?

Value to Companies:

Covers a company from possible loss in the event of a serious independent contractor accident.

Offers an excellent benefit to attract and retain

dependable independent contractors. Eliminates complicated administration by offering independent contractors the opportunity to pay premiums through contract or leasing fees. Value to the Independent

Contractors:

Provides independent contractors and families with coverage for losses, including medical expenses and disability, that may follow accidents. Provides benefits directly to the independent contractor or their survivors.

Key Program Benefits:

Accidental Death Benefit

Accidental Dismemberment Benefit

Accidental Medical Expense Benefit

Temporary Total Disability

Continuous Total Disability

Customized coverage to include optional benefits that address the wide range of industries' risks: Non-Occupational Accidents, Passenger Accidents, Contingent Liability, and others.

Who Should Consider Occupational Accident Insurance?

Independent contractors, Owner-operators, and any company that relies on them.

