

Occupational Accident Insurance



Accidents happen. But with the right protection in place, businesses can operate confidently. Allied World's Occupational Accident Insurance provides comprehensive coverage for motor carriers, owner-operators, and companies that contract with independent drivers and service providers. This helps protect both contractors and the contracting company by addressing the physical, financial, and legal risks associated with on-the-job injuries. With an "A+" (Superior) rating from AM Best and Accident & Health underwriting expertise, Allied World delivers strength, flexibility, and a commitment to anticipating risk rather than reacting to it.

Product Features:

- Flexible Policy Design – Wide range of limits and deductibles available; coverages may be customized per fleet, platform, or industry
- Mitigates Risk – Protects policyholder if an insured is injured while working under contract with policyholder
- Good-Faith Offering – Demonstrates the policyholder's commitment to contractor welfare and may help mitigate misclassification exposure
- Accounts of All Sizes – Groups of 10 up to nationwide logistics platforms
- Admitted and Non-Admitted Options – Available depending on state and exposure

Target Groups:

Motor carriers, logistics and transportation companies, regional delivery and final-mile platforms, staffing firms, gig and courier platforms, construction and trades, and other organizations utilizing independent contractors

Coverage Activities:

- While under dispatch or performing job-related duties under contract
- Optional 24-hour coverage available for occupational and non-occupational incidents

Core Benefits:

Sample limits – higher or lower limits available upon request

- Accident Medical Expense - up to \$1,000,000
- Accidental Death & Dismemberment - up to \$300,000
- Temporary and Continuous Total Disability - Up to \$600 per week
- Optional Non-Occupational Accident Benefit - up to \$15,000
- Contingent Liability Coverage - up to \$1,000,000 per person

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This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, Ltd, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A+" (Superior), a Moody's rating of "A2" (Good) and a Standard & Poor's rating of "AA-" (Very Strong), as applicable. Coverage is offered only through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2025 Allied World Assurance Company Holdings, Ltd. All rights reserved.

Optional Benefits and Enhancements:

Policies can be tailored to include a broad range of features that enhance coverage including but not limited to:

- Passenger Accident Coverage
- Occupational Disease Benefit
- Occupational Cumulative Trauma Benefit
- Emergency Evacuation Benefit
- Paralysis Benefit
- Rehabilitation Benefit

Contemporary Benefit Options:

- After School Care Benefit
- Emergency Hotel Convalescence Benefit
- Funeral Expense Benefit
- Hotel/Motel Burglary Benefit
- Motor Vehicle Modification and Home Alteration Benefit
- Smartphone or Tablet Repair or Replacement Benefit

Flexible Distribution Options:

- Retail – For brokers and agents serving transportation, staffing, and contractor industries
- Program Administrator & MGU – Ideal for managing niche or affinity programs
- Aggregator or Platform Models – Designed for gig economy or high-volume contractor networks

FOR MORE INFORMATION, PLEASE CONTACT:

James Walloga

Senior Vice President

North American Accident & Health Division

E.james.walloga@awac.com