

# 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

## 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:**

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