

# OCCUPATIONAL ACCIDENT COVERAGE

for 1099 Independent Contractors



LOTUS BENEFITS CORP.

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Occupational Accident Insurance is a work injury protection plan designed to help independent contractors (paid by 1099) in case they are injured in an on-the-job, trucking-related accident. It's a smart option because most owner-operators do not qualify for Workers' Compensation benefits and most motor carriers require their owner-operators to carry an Occupational Accident policy as a part of their lease agreement.

See below for details. Not available in MD, NC, NY, SD.

## LITE

### ACCIDENTAL DEATH

Principal Sum: \$125,000  
Lump Sum: \$25,000  
Survivor's 1% (100 mo.): \$100,000

### ACCIDENT MEDICAL EXPENSE

Principal Sum \$100,000

### TEMPORARY TOTAL DISABILITY

Waiting Period: 7 Days  
Benefit Percentage: 70%  
Weekly Benefit Amount: \$250  
Max. Benefit Period: 52 weeks

### PERMANENT TOTAL DISABILITY

Waiting Period: 52 weeks  
Benefit Percentage: 70%  
Weekly Benefit Amount: \$250  
Max. Benefit Period: Up to age 65

### PAIC MEMBERSHIP BENEFITS\*

(Professional Association of Independent Contractors)

**YES**

### COST

Per Driver: \$120  
Contingent Liability Optional

## STANDARD

### ACCIDENTAL DEATH

Principal Sum: \$150,000  
Lump Sum: \$25,000  
Survivor's 1% (100 mo.): \$125,000

### ACCIDENT MEDICAL EXPENSE

Principal Sum \$1,000,000

### TEMPORARY TOTAL DISABILITY

Waiting Period: 7 Days  
Benefit Percentage: 70%  
Weekly Benefit Amount: \$300  
Max. Benefit Period: 52 weeks

### PERMANENT TOTAL DISABILITY

Waiting Period: 52 weeks  
Benefit Percentage: 70%  
Weekly Benefit Amount: \$300  
Max. Benefit Period: Up to age 65

### PAIC MEMBERSHIP BENEFITS\*

(Professional Association of Independent Contractors)

**YES**

### COST

Per Driver: \$145  
Contingent Liability Optional

## HEAVY DUTY

### ACCIDENTAL DEATH

Principal Sum: \$200,000  
Lump Sum: \$25,000  
Survivor's 1% (100 mo.): \$175,000

### ACCIDENT MEDICAL EXPENSE

Principal Sum \$1,000,000

### TEMPORARY TOTAL DISABILITY

Waiting Period: 7 Days  
Benefit Percentage: 70%  
Weekly Benefit Amount: \$700  
Max. Benefit Period: 52 weeks

### PERMANENT TOTAL DISABILITY

Waiting Period: 52 weeks  
Benefit Percentage: 70%  
Weekly Benefit Amount: \$700  
Max. Benefit Period: Up to age 65

### PAIC MEMBERSHIP BENEFITS\*

(Professional Association of Independent Contractors)

**YES**

### COST

Per Driver: \$175  
Contingent Liability Optional Liability: \$10

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## PAIC MEMBERSHIP BENEFITS (Professional Association of Independent Contractors)

### 1. PAIC Perks by Abenity Discount Program

### 2. Emergency Travel Benefits

- Emergency Helicopter Evacuation: Up to \$7,000
- Emergency Evacuations including Medically Necessary Repatriation: Up to \$10,000

- Repatriation of Remains: Up to \$5,000
- Transportation for Dependent Children: Up to \$5,000
- Transportation for Travelling Companion: Up to \$5,000
- Family Visitation: Up to \$5,000
- Vehicle Return: Up to \$1,000