

# Independent Contractor Occupational Accident Program For Motor Carriers

## Program Benefits

Available in most states.

Not Available to any Independent Operator that reside in the following States even if the Motor Carrier they are leased to has been Approved:

(1) AK (2) CO (3) CT (4) HI (5) MD (6) MT (7) NH (8) NY (9) OR (10) WA

### Flat Monthly Rates

Contingent Liability limits  
\$2,000,000 per accident  
\$1,000,000 Employers liability

Workers Compensation Coverage Certificate for contracted drivers

No Exclusions for under dispatch or valid CDL.

\$1,000,000 Accident Medical No deductible \$10,000 Non-Occupational

Up to \$600 per week Based on Earnings, not taxable income. Temporary Total Disability for up to 104 weeks 7 day waiting period



Motor carriers and the independent owner-operators who contract with them face specialized financial risks at A ETS we understands this. An accident can have a serious economic impact on an owner operator and his family and can leave a motor carrier liable for the losses. Occupational Accident Insurance is part of an effective, affordable, reliable solution for motor carriers and Independent truckers alike.

Occupational accident insurance from AETS is customized for motor carriers, owner-operators and contract drivers. Program is structured to provide the motor carrier a worker compensation certificate for all drivers contracted under the AETS program. In addition, AETS will place Contingent Liability coverage in the name of the motor carrier with \$2,000,000 per accident limits and \$1,000,000 employer liability limits. This provides the motor carrier with unprecedented protection from a work related injury. Occupational accident insurance is not a substitute for Workers' Compensation coverage however with the unique structure of the AETS program; it's the next best thing.

Occupational accident insurance covers eligible on-the-job accidents that owner-operators or contract drivers sustain while performing their normal duties including servicing their trucks. We have the expertise and flexible options that enable us to customize this insurance to cover the unique risks motor carriers and their drivers confront every day.

If you need to get a quote on occupational accident insurance contact any of our sales representatives and they will get you a quote.