

Independent contractors are a growing and vital part of today's workforce, with occupations spanning the gamut of industries – from transportation, to healthcare, construction, professional services and beyond. As 1099 workers ineligible for workers' compensation, they and their employers are at risk for work-related injuries if proper coverage is not in place. And that's where occupational accident insurance comes in.

Amwins Specialty Casualty Solutions is an expert in occupational accident insurance, combining our extensive workers' compensation experience with niche industry knowledge to deliver flexible solutions built to address today's industry challenges. **And it's all available on "A" XIII paper and supported by industry-specific, best-in-class claims experts.**

Coverage highlights

- AD&D
- Accident medical expense reimbursement
- Temporary and permanent total disability benefits
- Contingent liability
- Optional non-occupational or 24-hour coverage, where permitted
- **Customizable add-on protection with OccAcc Advantage:**
 - Occupational disease
 - Occupational cumulative trauma
 - Hernia
 - Emergency evacuation

Submission requirements

- Completed application
- Five years of currently valued loss runs
- Contractor agreement
- Current enrolled contractor list, to include: (if applicable)
 - Contractor count by state (resident and worksite state)
 - Date of birth
- Historic enrollment
 - Benefit summary (if applicable)

The ASCS edge

We offer workers' compensation to cover non-leased drivers, including company drivers, clerical staff, mechanics, and company owners. A coordinated program combining workers' compensation, occupational accident insurance and contingent liability can help address coverage gaps between employees and independent contractors and provide a more streamlined approach to claims handling and audit.

Coverage options to fit every need and budget

✓ Advantage

Broad coverage solutions to give you an advantage in the market

- Generous limits
- Flexible terms
- Ancillary offerings

✓ Essentials

Economical coverage solution that gives you the essentials to protect your contractors and your company

- Lower premiums (49-70% lower than workers' comp)
- Major accident protection
- Ideal for owner-operators

For more information, please contact:

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