

Trucking Occupational Accident



The transportation industry fuels the economy, so proper on-the-job protection is paramount for the drivers who support it. Occupational accident insurance provides independent contractors/owner-operators (ineligible for workers' compensation) versatile coverage for work-related injuries.

Amwins Specialty Casualty Solutions is a trusted expert in trucking occupational accident, combining our extensive workers' compensation experience with our niche transportation knowledge to deliver a solution that is built to address today's industry challenges. Coverage is provided through an A-XII rated carrier and claims and are managed by a trucking industry specialist.

You can count on us for

- Hands-on guidance for plan transitions
- Blended program builds based on driver classification
- Additional in-house claims resources
- Transparency of coverage no hidden exclusions

Coverage highlights include

- Medical, disability, death and dismemberment benefits for accidents that occur on the job
- Generous disability coverages that help drivers save on out-of-pocket costs
- Flexible policies
- Accounts of all sizes
- Passenger accident and non-occupational coverages (select plans)
- Customizable with add-on protection like:
 - Occupational disease
- Hernia
- Occupational cumulative trauma
- Emergency evacuation

- Quality coverage through an "A-"XII rated carrier
- First-class claims handling through Gallagher Bassett, including a dedicated claims adjustor to ensure consistency

Additional coverages include

- Contingent liability
- Workers' compensation

Submission requirements

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