



Trawick International – OccuSafe with ZURICH North American

Coverages for independent drivers include:

- **OCCUPATIONAL ACCIDENT: PAYS MEDICAL EXPENSES AND DISABILITY INCOME IF THE DRIVER IS INJURED WHILE WORKING.**
- **PHYSICAL DAMAGE: PROVIDES COLLISION AND COMPREHENSIVE COVERAGE WHEN A TRUCK IS DAMAGED IN AN ACCIDENT, THEFT, FIRE, HAIL OR OTHER HAZARDS OF THE OPEN ROAD.**
- **NON-TRUCKING LIABILITY: DESIGNED TO CLOSE COVERAGE GAPS THAT MAY ARISE WHEN A CONTRACTOR USES THE TRUCK FOR NON-WORK ACTIVITIES.**
- **PASSENGER ACCIDENT: PROVIDES ACCIDENT BENEFITS FOR PASSENGERS IN A COVERED CONTRACTOR'S TRUCK.**

Available enhancements include:

- **TRUCK PAYMENT COVERAGE: HELPS TRUCK DRIVERS MEET FINANCING OBLIGATIONS IF AN INJURY PREVENTS THEM FROM WORKING.**
- **VOCATIONAL RETRAINING: IF A TRUCKER CANNOT RETURN TO DRIVING AFTER AN INJURY.**
- **CRITICAL BURN: BECAUSE THE RISK OF SEVERE BURNS IS HIGH IN TRUCKING.**
- **NON-MEDICAL REPATRIATION AND RETURN OF REMAINS: IF AN ACCIDENT EXTENDS A DRIVER'S TIME AWAY FROM HOME OR RESULTS IN DEATH.**

Insurance for trucking companies

Companies that choose Zurich's Occupational Accident coverage for their drivers also have the following options.

- **CONTINGENT LIABILITY: OFFERS COMPANIES LEGAL DEFENSE AND WORKERS' COMPENSATION SETTLEMENT/BENEFIT COSTS IF A COVERED CONTRACTOR SEEKS EMPLOYMENT STATUS FOR PURPOSES OF RECEIVING WORKERS' COMPENSATION.**
- **CORPORATE WORKERS' COMPENSATION: STATUTORY WORKERS' COMPENSATION POLICY ISSUED TO A COMPANY TO COVER EMPLOYEE INJURIES AND EVENTS OUTLINED IN STATE LAW.**



- **GENERALLY, PROVIDES COVERAGE FOR MEDICAL BILLS AND LOST WAGES FOR EMPLOYEES WHO ARE INJURED ON THE JOB REGARDLESS OF FAULT.**
- **FLEET WORKERS COMPENSATION: STATUTORY WORKERS' COMPENSATION POLICY ISSUED TO AN ELIGIBLE TRUCKING FLEET OWNER CONTRACTED EXCLUSIVELY TO AN APPROVED MOTOR CARRIER.**
- **ACCIDENTAL DEATH AND DISMEMBERMENT BUY-BACK: FOR TRANSPORTATION COMPANIES THAT SELF-INSURE, PROVIDES PROTECTION FOR THEIR STATUTORY WORKERS' COMPENSATION DEDUCTIBLE BY REIMBURSING FOR WORKERS' COMPENSATION AD&D CLAIMS.**

*Call or email OccuSafe today with any questions or additional information
on our products and programs*

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