

A large blue semi-truck with a white trailer is shown in a circular frame on the left side of the page. The truck is parked on a road with a concrete barrier in the foreground. In the background, there are industrial structures and a clear blue sky.

Occupational Accident

Optional coverage enhancements

For trucking firms utilizing independent contractor drivers

From distracted drivers to highways under construction, life as a trucker involves risks and hazards that change with every turn in the road.

We've got a few ways to help make the ride a little less bumpy.

At Zurich, we understand that trucking firms utilizing independent contractor drivers face distinctive insurance challenges. Zurich's Occupational Accident insurance can help those firms and their contractors meet coverage needs and help protect them financially when a contractor driver is injured in a covered accident.

To enhance our Occupational Accident coverage, we also offer six optional policy endorsements to help meet specific challenges:

Truck payment

Vocational retraining

Non-medical repatriation and return of remains

Critical burn

Smartphone/tablet benefit

Truck payment

Contractors driving their own trucks have made an investment that may result in financial hardship if an injury prevents them from driving. This benefit helps the insured driver meet the financial obligations of the loan, finance, or lease payments for the vehicle leased to the Motor Carrier when they are unable to work due to a temporary total disability.

- This is available to insured drivers receiving a weekly benefit amount under the Temporary Total Disability benefit.
- Benefit ceases when the insured driver is no longer obliged to make truck payments, after a specified number of weeks receiving weekly Temporary Total Disability benefit, or if insured driver is able to resume work as a commercial truck driver.



Optional enhancements and customized coverages are part of Zurich's commitment to help meet the evolving demands of trucking firms.

Additional terms and restrictions apply to these endorsements.

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Vocational retraining

The severity of certain injuries can result in an injured driver being unable to continue working as a commercial truck driver. Vocational retraining can help prepare injured drivers for a new career that is less physically demanding, helping them provide for their needs and those of their family.

- This is available to insured driver after having received Temporary Total Disability benefits for a minimum of 52 weeks.
- Zurich will work with the insured driver and his or her physician to develop a suitable retraining plan, taking into account education, experience, physical and mental abilities, motivation and other factors.
- Verification is required from physician that the insured driver's injury resulted in permanent inability to perform the job requirements of a commercial truck driver.

Non-medical repatriation and return of remains

Some accidents can leave drivers stranded away from home after they recover from their injuries. In the most tragic scenario, transportation of remains must be considered after a fatality.

Our non-medical repatriation benefit provides arrangement and payment for the return of an insured driver to his or her primary residence if the insured driver has been injured in a covered accident during a covered trip but has recovered sufficiently to travel.

- Insured driver must contact Zurich prior to transport home.

- No change or upgrade to transport will be made without prior recommendation of the attending physician.

In the case of death of an insured driver resulting from a covered occupational injury away from home, our Return of Remains benefit provides arrangement and payment for local preparation of the body for transport, travel clearances and authorizations, a standard shipping container, and transportation of the body or remains to a receiving funeral home facility within the continental U.S.

Critical burn

Risk of severe burns is ever-present as a truck driver, from exposure to caustic chemicals to burns from a severe motor vehicle accident. This enhancement expands our Accidental Dismemberment benefit to cover an insured driver's critical burn injuries that occur when the driver is under dispatch for the trucking company.

- Payable based on the percentage of the principal sum for the Accidental Dismemberment benefit with respect to specified body area.
- Determination of critical burn must be made by a physician.

Smartphone/tablet benefit*

If a contractor damages their smartphone/tablet as part of a loss covered under their Accident Medical Expense (AME) benefit, Zurich will reimburse the cost of the smartphone/tablet up to a set maximum amount.

**May not be available in all states.*

Zurich

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