

Insurance for owner-operators and independent contractors

Helping you keep your customers on the road



Sometimes it might feel like we're all living in a virtual world, but the global economy still largely runs on wheels. A mouse-click purchase ultimately ends up with a product packed on a truck ... headed to the buyer's location. Across the nation and around the world, from the loading dock to the last mile, drivers keep businesses going.

Zurich believes these vital workers deserve reliable and trusted protection for their health, property and livelihoods, whether on the road or parked. As a premier provider of insurance solutions for owner-operators and independent contractors, we are here to help your customers better protect themselves from risk.

We do it with customized solutions like these:

Solutions for work injury risks

Occupational Accident – Provides independent contractors coverage for injuries resulting from accidents that occur while on the job for the trucking company

Enhanced benefits include:

- Flexible Accident Medical Expense
- Truck Payment
- Vocational Retraining
- Non-Medical Repatriation and Return of Remains
- Flexible rating options

Contingent Liability – Offers trucking companies legal defense and workers' compensation settlement/benefit costs if a covered contract driver seeks employment status for purposes of receiving workers' compensation

Corporate Workers' Compensation –

Statutory WC policy issued to the motor carrier covering all statutory exposures

Fleet Workers' Compensation –

Statutory WC policy issued to an eligible fleet owner contracted exclusively to an approved motor carrier

Passenger Accident – Scheduled accident benefits for passengers of a covered driver

Accidental Death and Dismemberment (AD&D) Buy Back – Protects a customer's statutory WC self-insured retention/deductible by reimbursing the policyholder and/or Captive for WC AD&D claims

Solutions for vehicle damage and liability risks

Together with our core work injury coverages noted above, the following programs can make it more efficient for you to provide trucking customers with the insurance they need to address their unique risk-management requirements:

- **Physical Damage** – Collision and comprehensive coverage for trucks that protects against accidents, theft, fire, hail damage and other hazards of the open road
- **Non-Trucking Liability** – Liability insurance that closes potentially devastating coverage gaps that may arise due to property damage or bodily injury to a third party when your customers are using their vehicles between assignments or during non-work-related activities

What sets us apart?

World-class claims response

- Responsive in-house Claims unit dedicated to Occupational Accident and Contingent Liability lines, with specialists averaging over 10 years of experience
- Two-point contact by the Claims specialist with the trucking company and injured party within two business days after assignment to help expedite the claims process
- Multilingual capabilities available
- Medical provider referral service available
- Pharmacy direct billing service available through a third-party vendor
- Programs to help make the most efficient use of benefit dollars: Zurich Managed Care, PPO networks, staff doctors and nurses, subrogation of at-fault third parties (PPO utilization not mandatory)
- Adjusters who work with customers to access the specialized services they need through a network of Zurich-approved repair providers
- Network repair shops monitored and subject to random quality review audits to ensure that their repair and remediation work is up to our exacting standards

Knowledge and commitment

- Zurich has been providing Occupational Accident solutions since 1997, working specifically with select transportation-focused brokers
- Our senior underwriters average over 15 years of experience and understand the unique risk management challenges from a state regulatory perspective when utilizing an independent contractor-based fleet
- Zurich had more than 92 percent retention of Occupational Accident customers in 2020

For more information about the many ways we can help your customers, please contact:

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