Transportation Occupational Accident & Contingent Liability

Working in the transportation industry comes with a unique set of challenges, from the hazards of loading and unloading to dangerous driving conditions and equipment complications. Non-employee independent contractor (IC) drivers that commit themselves to this profession are essential to the viability and success of many industries. Transportation companies that contract with these drivers can provide them with on-the-job accident coverage. By doing so, they may mitigate risks, reduce potential losses, and provide insurance protection for their fleet's critical assets — the drivers responsible for transport.

Chubb offers Occupational Accident insurance for IC drivers who aren't required by law to be covered by workers' compensation (WC). This coverage is designed for transportation companies seeking high-quality occupational accident and injury coverage combined with cost-effective, flexible plan designs. Chubb also offers Contingent Liability insurance to transportation companies, providing legal defense costs and payments for any settlements on behalf of the transportation company in the event the Occupational Accident covered driver pursues WC benefits.

Coverage Highlights

Occupational Accident Benefits for IC Drivers

Core Benefits

- Accidental Death & Dismemberment (AD&D) and Paralysis
- Survivor benefit due to accidental death
- Temporary Total Disability (TTD)
- Permanent Total Disability (PTD)
- Accident Medical Expense (AME)

Additional Optional Benefits

- **Non-Occupational Accident Benefits:** Provides AD&D and AME coverage for injuries that occur when IC drivers are "off the job."
- **Passenger Accident Benefits:** Provides AD&D and AME coverage for guest passengers who are authorized by the Policyholder to ride in the truck with the covered driver while on dispatch. Passenger cannot be a driver, worker, helper, or a hitchhiker.

Key Advantages of Coverage

- Medical is typically Primary coverage with zero deductible and no co-pay. This helps provide insurance protection for injured ICs and may cover out-of-pocket expenses.
- Lump sum payments in the event of death or dismemberment.
- Disability benefits to replace lost income due to work-related accidental injury.
- Convenient premium payment deducted from the IC's 1099 wages.
- Good-faith offering of coverage for ICs who contribute to the success of transportation companies. May also reduce the chance that ICs pursue WC benefits.

Contingent Liability (CL) for Transportation Companies

Core Benefits

- Issued to the transportation company to provide insurance protection to them in the event an IC seeks to be deemed an employee in order to get WC benefits
- WC benefits up to the policy limit
- Defense costs don't erode the WC benefits that may be payable
- Employers' Liability benefits

Key Advantages of Coverage

- Specialized, expert claims handling and access to a network of defense attorneys.
- May prevent WC payroll audits or experience modification debits.
- Flexible claims handling with benefits payable on behalf of the Policyholder or reimbursed if necessary.
- Flat annual premiums payable by the transportation company, making it easier to maintain coverage.
- Access to Chubb's in-house broker (CISA) for surplus lines reporting for the CL policy, easing the administrative burden for brokers.

The Advantages of Doing Business with Chubb

Innovation

We are solution-oriented professionals with specialized industry knowledge and an entrepreneurial business philosophy that allows us to remain flexible in finding the right solution for our clients.

Superior Service

Our Occupational Accident billing administrator provides online enrollment, efficient and timely monthly invoices, certificates of insurance, and dedicated, ongoing support for the broker and transportation company client.

Underwriting Expertise

We approach underwriting with discipline, precision, and consistency. As a result, Chubb's underwriting performance provides stability for customers and shareholders.

Claims Excellence

Chubb Accident & Health is committed to providing honest, fair, and reasonable judgment in handling claims and delivering an excellent customer experience. Our skilled claims specialists are conscientious about every detail in the most personal way possible and have demonstrated an exceptional ability to meet our customers' needs and process claims quickly.

Contact Us for a Quote

Please reach out to our Underwriting team.

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We ask that you be prepared to provide the following information:

1. Name and Address of Group
2. Hauler Class & Commodity Type
3. Number of Independent Contractors by State
4. Copy of the Independent Contractor Service or Lease Agreement
5. If the client currently has Occupational Accident/CL coverage in place: Currently valued loss runs and copy of current policies

Chubb. Insured.℠