



Occupational Accident Insurance: Designed for Independent Contractors in Utah

Utah House Bill 308 establishes that independent contractors must provide proof of occupational accident coverage. Univantage Insurance Solutions now offers the opportunity to purchase Occupational Accident Insurance underwritten by ACE American Insurance Company. This coverage meets the requirements of Utah law and helps to provide valuable benefits and financial security when a work related accident occurs. This program is endorsed by the Utah Trucking Association.

Who is Eligible?

You are eligible to purchase this insurance if you are an independent contractor over the age of 17 and under the age of 70, operating a motor vehicle in one of the following classifications:

CLASS 1 Dry Van or Refrigerated haulers

CLASS 2 Flat Bed, Aggregate, Redi-Mix, and Dump Truck haulers

CLASS 3 Tanker, Automobile Carrier, and other classifications of haulers subject to the Insurance Company approving the Application.

A truck driver can be considered an independent contractor under H.B. 308 if ALL of the following apply:

- + The driver owns a motor vehicle or leases a motor vehicle from a motor carrier
- + The driver personally operates the motor vehicle
- + The motor carrier and driver have a written agreement confirming that the driver operates the vehicle as an independent contractor
- + The motor carrier has a copy of a current workers compensation coverage waiver for the driver
- + The motor carrier has proof that the driver has occupational accident insurance that provides disability, death, and medical benefits (hospital, surgical, prescription drug, and dental coverage)

What's Covered?

OCCUPATIONAL ACCIDENT BENEFITS

If you are in a covered work-related accident that results in bodily injury within 72 hours of the event or as soon as reasonably possible, the following benefits are payable. Your coverage must be in effect and you must be performing the regular activities of your job as an independent contractor.

- Accidental Death and Dismemberment benefits, up to \$250,000
- Accident Medical/Dental Expenses, up to \$1,000,000 for up to 104 weeks
 - Dental Expenses are limited to \$1,000 per covered accident
 - Lifetime maximum for covered expenses resulting from treatment, services or supplies for a hernia is \$10,000

- Temporary Total Disability - After seven days of continuous Total Disability, weekly benefits are paid equal to 70% of your Average Weekly Earnings (AWE), up to \$600 per week, for up to 104 weeks*
- Permanent Total Disability - After 104 weeks of continuous Total Disability, benefits are paid equal to 70% of your AWE multiplied by 52 weeks and divided by 12 months, up to \$2,600 per month, until such time as you are no longer eligible for Social Security Disability Benefits*
- Benefits are also payable for cumulative trauma and occupational diseases.

* Reduction in Disability Income Benefits – the amount of your disability benefits will be reduced by the amount of any Other Income Benefits payable to you on account of such disability. This will include any benefits payable for your dependents. Cost-of Living increases in Social Security payments effective after your correct Social Security benefit has been determined will not be used to reduce your disability benefit.

NON-OCCUPATIONAL ACCIDENT BENEFITS

If you are in a covered accident that is not work-related that results in bodily injury, the following benefits are payable.

- Accidental Death and Dismemberment benefits, up to \$10,000
- Accident Medical/Dental Expenses, up to \$15,000 for up to a maximum of 52 weeks (Dental Expenses are limited to \$250 per covered accident)
- No disability benefits are payable for a non-occupational accident

COMBINED SINGLE BENEFIT LIMIT

Up to \$1,000,000 per occupational accident (\$50,000 per condition for occupational disease and cumulative trauma) will be paid under all benefits combined for any one person due to any one occupational accident.

What's the Cost of Coverage?

With Univantage's ability to offer occupational accident insurance, coverage is provided at affordable rates based on the classification of motor vehicle you drive.

CLASS 1: \$138.00 per person, per month

CLASS 2: \$159.00 per person, per month

CLASS 3: \$175.00 per person, per month

Questions?

For questions or to apply for coverage please contact Univantage at 385-351-8328.

What's not covered?

General Exclusions: This plan does not cover any loss resulting from:

- an intentionally self-inflicted injury
- suicide or attempted suicide, while sane or insane
- boarding or alighting from any aircraft in motion
- war or act of war, whether declared or not
- duty in the armed forces of any country or international authority
- Your being under the influence of any drugs, unless taken on the advice of a Physician
- Your being legally intoxicated as determined according to the laws of the jurisdiction in which the injury occurred
- Nor does it cover any loss that is psychological or emotional in nature, including pain and suffering or covered by any Workers' Compensation, employers' liability, Occupational Disease, unemployment compensation law or similar law.

In addition to the General Exclusions: No Accidental Death and Dismemberment benefits will be paid for any loss caused or contributed to by: Disease, bodily or mental infirmity, functional nervous or emotional disorders without a demonstrable organic cause and that are not the result of a covered Occupational Accident, or medical, surgical or diagnostic procedures for any of these

- Ptomaine or bacterial infection, except bacterial infection or viral infection that is a result of an accidental bodily injury or unintentional ingestion of a contaminated substance.

No Accident Medical/Dental Expense benefits will be paid for:

- Services or supplies that are not Medically Necessary
- Care of and treatment to the teeth and gums other than those services specifically named in this benefit
- Eyeglasses, eye refractions and hearing aids
- Services given by any of the following persons: (a) A member of Your Immediate Family, or who resides in Your home or (b) Volunteers or persons who do not normally charge for their services.
- Education, training, and bed and board while confined in an institution that is mainly a school or other institution for training, a place of rest, a place for the aged or a nursing home
- Drugs, treatments, services or supplies that are considered investigational because they do not meet generally accepted standards of medical practice in the United States
- Cosmetic or reconstructive surgery or treatment
- Custodial Care
- Treatment in a United States government or agency Hospital
- Expenses for which a covered person is not legally required to pay.

No Non-Occupational benefits will be paid for any loss caused by, or contributed to by, any of the following:

- Commission of a crime
- Hernia of any type
- Cumulative Trauma
- Occupational Disease.

This insurance does not apply to the extent that trade or economic sanctions or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims.

* This information is a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the policy and is subject to the laws of the state in which it was issued under form number AH-29532-UT. If there is a conflict between this information and the terms and conditions of the policy issued to you, the policy will prevail. Please keep this information as a reference.

* The ACE Group of Companies is one of the world's leading providers of insurance and reinsurance. The policy is underwritten by ACE American Insurance Company, one of the ACE Group of Companies. ACE USA provides insurance products and services through the U.S. operating subsidiaries and globally, through ACE global subsidiaries, in close to 50 countries on a locally admitted basis. ACE USA Accident & Health is a marketing division of ACE USA, headquartered in Philadelphia.

Definitions

"Cumulative Trauma" means an injury diagnosed by a physician as occurring without sudden cause or result. Cumulative Trauma includes injury caused by continual stress and strain. Such injury may be causally related to your job. Such injury may be due to repetitive traumatic acts.

"Occupational Disease" means a disease that is not traceable to a specific Occupational Accident; and is caused by exposure to a disease producing agent present in your occupational environment.

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