

Independent Contractor *Occupational Accident*

Customized to the needs of motor carriers, owner operators, & contract drivers.

Simple, Flat Monthly Rates.

Flexible Benefits Options Such As*:

\$300,000 Accidental Death	\$5,000 Non-Occupational Accident
\$300,000 Dismemberment	Up to \$600 per week Temporary Total Disability
\$10,000 Non-Occupational AD&D	Up to \$600 per week Permanent Total Disability
\$1,000,000 Accident Medical (no deductible)	\$2,000,000 Contingent Liability (per occurrence)

Including expanded driver benefits:

\$10,000 Basic Term Life Insurance

401K(i), A Special Retirement Investment Options for IC's

Sleep Apnea Testing & Discounted CPAP Machines

Identity Theft Protection Services

Cash Back on Online Shopping at Major Retailers

WellCard Health Discount Card for Pharmacies, Doctors, and Dentists

For More Information:
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Occupational Accident Coverage: Protecting Your Drivers & Your Business

Occupational Accident insurance is a key component in aiding motor carriers and independent contractors. This coverage mitigates the financial risks presented to both parties by on-the-job accidents.

Occupational Accident coverage through the industry experts at ICMS can help protect you and your drivers from these financial strains.

The ICMS Occupation Accident Program covers eligible on-the-job injuries sustained by independent contractor drivers while under dispatch. Our options can be customized to ensure we provide the best insurance plan possible for your needs.

Coverage is provided under an association platform (NAWP).

**Please ask to see a sample policy for specific coverage details and terms.*

