

Ergon Trucking, Inc.

Occupational Accident Insurance: Designed for Independent Operators

Occupational Accident insurance, underwritten by ACE American Insurance Company, a member of the Chubb Group of Companies, helps to provide valuable benefits and insurance protection when a work-related accident occurs. This program is not Workers' Compensation insurance, is for accidents only, and does not provide coverage for sickness.

Eligibility & Rates

Class	Class Description	Rate*
1	You are eligible if You are an Independent Operator Under Contract with the Policyholder performing Your contractual obligations under that contract and You are between the ages of 21 and 80.	\$119.00 per person per month

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**
 - Principal Sum for Accidental Death: \$50,000
 - Principal Sum for Accidental Dismemberment: \$250,000
 - Time Period for Loss: 365 days from the date of the Occupational Accident
 - Survivor Benefit Principal Sum: \$200,000
 - Monthly Benefit: 1% of the Principal Sum for this benefit
- **Accident Medical Expenses**, up to \$1,000,000 for up to 104 weeks subject to the following Maximum Benefit limits for these specific expenses:
 - Ambulance Services: \$10,000
 - Chiropractic Services: \$5,000
 - Cumulative Trauma Conditions: \$50,000 per Occupational Accident
 - Dental Expenses: \$5,000 per Occupational Accident
 - Hemorrhoids: \$5,000
 - Hernia Treatments: \$10,000 Lifetime Maximum
 - Mental and Nervous Disorders: \$1,000
 - Occupational Disease: \$50,000 per Occupational Accident
 - Pre-existing Conditions: \$50,000
- **Temporary Total Disability** - After 7 days of continuous Total Disability, weekly benefits are paid equal to 70% of your Average Weekly Earnings (AWE), up to \$700 per week, for up to 104 weeks*
- **Permanent Total Disability** - After 104 weeks of continuous Total Disability, benefits are paid equal to 4.3 times Average Weekly Earnings multiplied by 0.7, subject to a maximum amount of \$3,010 per month minus Other Income Benefits. Benefits end the date Social Security Disability Income Benefits end.

*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.

What's Covered? (Continued)

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 \$15,000
- Accident Medical/Dental Expenses, up to \$15,000 for up to a maximum benefit period of 52 weeks (Dental Expenses are limited to \$1,000 per covered accident)

No disability benefits are payable for a non-occupational accident.

Combined Single Benefit Limit

Not more than \$1,000,000 will be paid under all benefits (Accidental Death and Dismemberment, Disability Income and Accident Medical Expense Benefits combined) for any one person due to any one Occupational Accident.

What's Not Covered?

This plan does not cover any loss or injury resulting, directly or indirectly, 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; or
- pain and suffering or covered by any Workers' Compensation, employers' liability, Occupational Disease, unemployment compensation law or similar law.

In addition, 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; or
- 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; or
- expenses for which a covered person is not legally required to pay.

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.

Questions?

For questions or to apply for coverage, please contact:

Lockton Companies

Phone:
Email:

Claims Inquiries

To file a claim or to discuss an existing claim, please contact:

Gallagher Bassett Services, Inc.
P.O. Box 419797
Kansas City, MO 64141
Phone: 800-821-5401
Fax: 866-486-5243

Insert Broker Logo (Optional)

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The products described in this material are a supplement to health insurance and are not a substitute for major medical coverage. This is not qualifying health coverage ("minimum essential coverage") that satisfies the health coverage requirement of the Affordable Care Act. 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 10577-MS. 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. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.