

# OCCUPATIONAL ACCIDENT

CONTACT US



(CLICK OR SCAN)

In today's dynamic environment, the number of independent contractors in the trucking, last-mile/courier and gig economy industries continues to grow. Skyward Specialty's occupational accident (OccAcc) coverage offers drivers accessible protection while decreasing upfront costs and limiting companies' exposure. Our highly-experienced, dedicated team of OccAcc underwriters understands the complexities facing independent contractors and can custom-fit solutions for even the most complex risk.

## TARGET CLASSES

- Domestic Trucking & Logistics Firms
- Workforce Companies
- Final Mile Logistics Companies using PPV's
- Regional Delivery Platforms
- National Delivery Platforms

*Prohibited Classes: Agriculture; Explosives/Munitions; Livestock; Logging; Nuclear Materials; Residential Waste Pick-up*

## AGILE SOLUTIONS

- Customized coverage options
- Our broad definition of "Dispatch"
- Data driven risk management platform
- Flexible rating models/user-based pricing options
- Best-in-Class claims handling professionals
- Foreign National - B1 Visa driver coverage

## TRUCKING COVERAGES

- Accidental Death, Dismemberment, and Paralysis
- Disability Income, Temporary and Continuous
- Accident Medical - Primary or Excess
- Optional Coverages: Truck Payment, Critical Burn, Vocational Retraining, Non-Medical Reparation, etc.
- Contingent Liability - Statutory
- Corporate Workers Compensation
- Fleet Workers Compensation
- Passenger Accident Coverage (trucking only)

## GIG ECONOMY COVERAGES

- Accidental Death, Dismemberment, and Paralysis
- Wage Replacement, Temporary and Permanent
- Accident Medical - Primary or Excess
- Smartphone/Table repair and replacement
- Sexual Assault Coverage
- Felonious Assault Coverage

## POLICY HIGHLIGHTS

- Admitted product - Trucking/Logistics
- Non-Admitted form - Gig Economy/On-Demand
- \$1M Combined Single Limit / \$2M Aggregate (per Occurrence)

Rev 3.24