



FOR BROKER USE ONLY



\$1,000,000 Occupational Accident Program
as low as \$139.35 per month
(as few as fifteen drivers)

PROGRAM LIMIT

\$1,000,000 Combined Single Limit for any person due to any one Occupational Accident

ACCIDENT DEATH & DISMEMBERMENT

\$250,000 Principal Sum
\$50,000 initial lump sum – Remainder paid in equal installments over 48 months

ACCIDENT MEDICAL

\$1,000,000 maximum Medical and Dental Expense benefit
\$0 deductible per accident
104 week maximum benefit period

TEMPORARY TOTAL DISABILITY

\$500 weekly benefit after 7 day waiting period
104 week maximum benefit period

PERMANENT TOTAL DISABILITY

\$500 weekly benefit after 104 week waiting period
Maximum benefit payable to age 70

NON-OCCUPATIONAL ACCIDENT

\$10,000 AD&D Principal Sum – Paid as lump sum
\$10,000 Medical and Dental Expense benefit – \$0 deductible per policy
52 week maximum benefit period

HERNIA, HEMORRHOID, OCCUPATIONAL DISEASE, CUMULATIVE TRAUMA

\$10,000 lifetime maximum
\$0 deductible per accident

PASSENGER ACCIDENT DEATH AND DISMEMBERMENT

\$10,000 Principal Sum – Paid as lump sum

PASSENGER ACCIDENT MEDICAL EXPENSE

\$10,000 maximum Medical and Dental benefit – \$0 deductible per policy
104 week maximum benefit period

For more information, please contact:

OccAccUW@cfins.com

Coverage	Value Plan	Standard Plan	Premier Plan
Accidental Death & Dismemberment	<p>\$150,000 Principal Sum – Accidental Death</p> <ul style="list-style-type: none"> • \$50,000 lump sum payment • Remaining balance paid in equal installments over 48 months 	<p>\$250,000 Principal Sum – Accidental Death</p> <ul style="list-style-type: none"> • \$50,000 lump sum payment • Remaining balance paid in equal installments over 48 months 	<p>\$300,000 Principal Sum – Accidental Death</p> <ul style="list-style-type: none"> • \$50,000 lump sum payment • Remaining balance paid in equal installments over 48 months
	<p>\$150,000 Principal Sum – Accidental Dismemberment</p>	<p>\$250,000 Principal Sum – Accidental Dismemberment</p>	<p>\$300,000 Principal Sum – Accidental Dismemberment</p>
Accidental Medical	<p>\$500,000 Maximum Benefit including Dental Expenses</p> <ul style="list-style-type: none"> • \$0 deductible 	<p>\$1,000,000 Maximum Benefit including Dental Expenses</p> <ul style="list-style-type: none"> • \$0 deductible 	<p>\$1,000,000 Maximum Benefit including Dental Expenses</p> <ul style="list-style-type: none"> • \$0 deductible
	104 week maximum benefit period	104 week maximum benefit period	104 week maximum benefit period
Combined Single Limit	\$500,000	\$1,000,000	\$1,000,000
Temporary Total Disability	<p>\$400 weekly benefit after 7 day waiting period</p>	<p>\$500 weekly benefit after 7 day waiting period</p>	<p>\$600 weekly benefit after 7 day waiting period</p>
	104 week maximum benefit period	104 week maximum benefit period	104 week maximum benefit period
Permanent Total Disability	<p>\$400 weekly benefit period after 104 week waiting period</p>	<p>\$500 weekly benefit period after 104 week waiting period</p>	<p>\$600 weekly benefit period after 104 week waiting period</p>
	Maximum benefit payable to age 70	Maximum benefit payable to age 70	Maximum benefit payable to age 70
Non-Occupational Accident	None	<p>\$10,000 Principal Sum – Accidental Death</p>	<p>\$10,000 Principal Sum – Accidental Death</p>
		<p>\$10,000 Principal Sum – Accidental Dismemberment</p>	<p>\$10,000 Principal Sum – Accidental Dismemberment</p>
		<p>\$10,000 Accident Medical and Dental Expenses</p> <ul style="list-style-type: none"> • \$0 deductible 	<p>\$10,000 Accident Medical and Dental Expenses</p> <ul style="list-style-type: none"> • \$0 deductible
		52 week maximum benefit period	52 week maximum benefit period

Coverage	Value Plan	Standard Plan	Premier Plan
Hernia, Hemorrhoid, Occupational Disease, Cumulative Trauma	None	\$10,000 lifetime maximum benefit	\$10,000 lifetime maximum benefit
Passenger Accident Medical Expense	None	\$10,000 Maximum Benefit including Dental Expenses • \$0 deductible 104 week maximum benefit period	\$10,000 Maximum Benefit including Dental Expenses • \$0 deductible 104 week maximum benefit period
Passenger Accident Death & Dismemberment	None	\$10,000 Principal Sum – Accidental Death \$10,000 Principal Sum – Accidental Dismemberment	\$10,000 Principal Sum – Accidental Death \$10,000 Principal Sum – Accidental Dismemberment

Equipment	Value Plan	Standard Plan	Premier Plan
Class I	\$119.90	\$139.35	\$149.59
Class II	\$139.79	\$159.29	\$178.81
Class III	\$159.32	\$179.54	\$199.36

Class I *	Dry Van, Reefer, Intermodal		* Excluded are HazMat (e.g., Flammable, Caustic, Explosive, Poisonous) Haulers, Moving & Storage, White Glove/Home Delivery
Class II *	Non-HazMat Tanker, Redi-Mix		
Class III *	Flat Bed, Auto Hauler, Dump, Aggregate, Oversized Loads, and Classes not covered in Class I or II		

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