



# Occupational Accident Insurance

It is the third most common insurance policy purchased by Owner Operators. It provides medical, disability, accidental death, and dismemberment benefits, but is not workers' compensation. What is it? It is Occupational Accident insurance. The front of this data sheet explains the purpose of the coverage and the back illustrates how it works.

## Navigator Truck Insurance Agency

The Navigator Truck Insurance Agency specializes in the needs of the trucking industry. We work hard at being accessible, helpful, and result oriented. Learn more about us at [www.NavigatorTruckInsurance.com](http://www.NavigatorTruckInsurance.com). How can we put our expertise to work for you?

### 1. Restoring Your Health

#### *Medical Coverage*

We offer Occupational Accident insurance that offers you freedom of choice. You're not directed to a network of doctors or hospitals that aren't convenient to your home...you can see your family physician and the specialists recommended by your doctor to treat your covered accidental injuries, up to the limit of your policy.



### 2. Replacing Lost Income

#### *Temporary Total Disability (TTD)*

If medical treatment is necessary for an occupational injury and you are not able to work due to a covered occupational accident, occupational accident insurance provides disability income with some plans offering weekly maximum benefits of up to \$700 a week for up to 2 years while you recover from your injuries.

### 3. Long Term Planning

#### *Continuous Total Disability (CTD)*

Should your covered injury result in a permanent total disability, you may qualify for the continuous total disability (CTD) benefit once your temporary total disability (TTD) benefits expire.



### 4. Security for Your Family

#### *Accidental Death and Dismemberment (AD&D)*

Should you lose a limb, the sight in your eye, suffer paralysis or a severe burn from a covered accidental injury, our AD&D benefit is designed to help you and your family adjust to lifestyle changes that come with these kinds of critical injuries. The death benefit included in the AD&D will help provide for your dependents should you not survive a covered accidental injury.



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## Case Study

Tom Smith is a 45-year old Owner Operator who was injured in a roll-over accident on 12/1/2008. In the accident, Tom suffered broken bones, internal injuries and damage to his back and spine. Tom was hospitalized for several months. Eventually, it was determined that his spinal injuries were so severe that he had been rendered paralyzed from the chest down. Tom was a quadriplegic and would not be able to return to work. Tom had always purchased Occupational Accident insurance to help pay for medical bills and to provide disability income for him and his family should he be

injured on the job and unable to work. Fortunately, Tom's Motor Carrier had recently upgraded the occupational accident program from a \$1,000,000 combined single limit/aggregate to a \$2,000,000 combined single limit/aggregate plan.

**For just a few dollars more a month, the \$2,000,000 plan doubled the total benefit available for a single injury or for multiple injuries that would occur in a single policy year. Let's see why that made a difference for Tom.**

<b>12/1/2008:</b> The date of Tom's accident	<b>4/1/2009:</b> Tom has spent several weeks in ICU and recently moved to a rehab facility. His medical bills have already reached \$750,000 and he's been off work for 16 weeks.	<b>6/1/2009:</b> More of Tom's medical bills have arrived. He's been off work for 26 weeks now and his total medical expenses are at \$1,100,000 and tests indicate Tom's paralysis is permanent.	<b>12/1/2009:</b> Tom qualified for federal medical assistance and we helped him with his Social Security application. Tom has been off work for 52 weeks.	<b>12/1/2010:</b> Tom's basic benefits for OccAcc have expired. He's been off work for 104 weeks. If benefits remain, he may qualify for Continuous Total disability.	<b>Beyond 104 weeks</b>
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### \$1,000,000 Plan:

#### \$1,000,000 CSL/AGG

<b>AD&amp;D</b>	\$300,000		<b>Benefit Max Reached</b>			
<b>Medical</b>	\$1,000,000	\$750,000	\$981,800	<b>Benefit Max Reached</b> \$1,000,000	<b>Benefit Max Reached</b> \$1,000,000	<b>Benefit Max Reached, no additional benefits available.</b>
<b>TTD \$700 Max</b>		\$11,200	\$18,200			
<b>CTD \$700 Max</b>			<b>Benefit Max Reached</b>			
		\$1,000,000 Max	\$761,200	\$1,000,000		

### \$2,000,000 Plan:

#### \$2,000,000 CSL/AGG

<b>AD&amp;D</b>	\$300,000		\$300,000	<b>Benefit Max Reached</b>	<b>Benefit Max Reached</b>	
<b>Medical</b>	\$1,000,000	\$750,000	\$1,000,000	<b>Benefit Max Reached</b>	<b>Benefit Max Reached</b>	<b>Benefit Max Reached</b>
<b>TTD \$700 Max</b>		\$11,200	\$18,200	\$36,400	\$72,800	
<b>CTD \$700 Max</b>						<b>Up to \$627,200 available</b>
		\$2,000,000 Max	\$761,200	\$1,318,200	\$1,372,800	\$2,000,000