

\$1,000,000 Occupational Accident Program as low as \$139.74 per month

Program limit	\$1,000,000 Combined Single Limit for any person due to any one Occupational Accident	
Accidental death & dismemberment	\$250,000 Principal Sum - Paid lump sum	
Accident medical/dental	\$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	
Continuous 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/dental	\$10,000 maximum Medical and Dental benefit - \$0 deductible per policy 104 week maximum benefit period	
Emergency evacuation	\$5,000 Limit	
Family transportation	\$1,000 Limit	
Trauma counseling	\$600 Maximum Limit \$100 Per Visit/6 Visit Maximum	

Summary of coverage

Coverage	Value	Standard	Premier
Accidental death & dismemberment	\$150,000 Principal Sum — Accidental Death Paid lump sum \$150,000 Principal Sum — Accidental Dismemberment	\$250,000 Principal Sum — Accidental Death • Paid lump sum \$250,000 Principal Sum — Accidental Dismemberment	\$300,000 Principal Sum — Accidental Death Paid lump sum \$300,000 Principal Sum — Accidental Dismemberment
Accident medical/dental	\$500,000 Maximum Benefit including Dental Expenses • \$0 deductible 104 week maximum benefit period	\$1,000,000 Maximum Benefit including Dental Expenses • \$0 deductible 104 week maximum benefit period	\$1,000,000 Maximum Benefit including Dental Expenses • \$0 deductible 104 week maximum benefit period
Combined single limit	\$500,000	\$1,000,000	\$1,000,000
Temporary total disability	\$400 weekly benefit after 7 day waiting period	\$500 weekly benefit after 7 day waiting period	\$600 weekly benefit after 7 day waiting period
	104 week maximum benefit period	104 week maximum benefit period	104 week maximum benefit period
Continuous total disability	\$400 weekly benefit period after 104 week waiting period	\$500 weekly benefit period after 104 week waiting period	\$600 weekly benefit period after 104 week waiting period
	Maximum benefit payable to age 70	Maximum benefit payable to age 70	Maximum benefit payable to age 70
Non-occupational accident		\$10,000 Principal Sum — Accidental Death	\$10,000 Principal Sum — Accidental Death
		\$10,000 Principal Sum — Accidental Dismemberment	\$10,000 Principal Sum — Accidental Dismemberment
	None	\$10,000 Accident Medical/Dental • \$0 deductible	\$10,000 Accident Medical/Dental • \$0 deductible
		52 week maximum benefit period	52 week maximum benefit period
Hernia, hemorrhoid, occupational disease, cumulative trauma	None	\$10,000 lifetime maximum benefit	\$10,000 lifetime maximum benefit

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Summary of coverage

Coverage	Value	Standard	Premier
Passenger accident medical/dental	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
Rehabilitation	None	None	\$25,000 Maximum Limit
Emergency evacuation	None	\$5,000 Limit	\$5,000 Limit
Family transportation	None	\$1,000 Limit	\$1,000 Limit
Trauma counseling	None	\$600 Maximum Limit \$100 Per Visit/ 6 Visit Maximum	\$600 Maximum Limit \$100 Per Visit/ 6 Visit Maximum

Equipment	Value	Standard	Premier
Class I	\$120.31	\$139.74	\$150.10
Class II	\$135.53	\$154.43	\$173.36
Class III	\$154.46	\$180.16	\$195.91
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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