

Independent Contractor Insurance Programs



Why Do Independent Contractors Need Workers' Compensation?

Workers' Compensation coverage provides much broader benefits than Occupational Accident policies.

Workers' Compensation benefits are the most comprehensive available for work related injuries, are defined by state laws, and are not subject to the same benefits limitations as Occupational Accident policies. These benefits include more extensive medical coverage and coverage for lost wages due to work related injuries.

Providing Workers' Compensation for your independent contractors helps protect your drivers and their families, while also helping to safeguard your company's potential liabilities.

The ICMS Workers' Compensation Program:

- Protects your company from any Workers' Compensation claims by independent contractors
- Eliminates the risk of additional premium audits from your corporate Workers' Compensation insurance company
- Facilitates an "arm's length" relationship between your company and your independent contractors
- Provides the broad benefits of Workers' Compensation to your independent contractors for work related injuries

Workers' Compensation Coverage, specifically tailored for Independent Contractor truck drivers & fleet drivers under permanent lease to a motor carrier.

Program Highlights

- ▶ **Statutory Workers' Compensation Coverage**
(With Broader Benefits than Occupational Accident Coverage)
- ▶ **"A" Rated Insurance Carrier**
- ▶ **Nationwide Coverage (Excluding Alaska)**
- ▶ **Not Subject to Audit**
- ▶ **Low Down Payment**
- ▶ **Simple, Flat Monthly Rates**
- ▶ **Top Quality Customer Service**
- ▶ **Relationship Separation Between the Independent Contractor & the Motor Carrier**



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