



Intermodal Contractors Association of North America

Occupational Accident Coverage

An Exclusive for Independent Owner/Operators

Occupational Injury Benefits

Accidental Death and Dismemberment Benefit

- \$250,000 Principal Sum
- \$2000/month Survivor Benefit up to 100 months
- \$50,000 Lump Sum
- Dismemberment Per Benefit Schedule

Accidental Medical Benefit

- \$2,000,000 Maximum Per Single Accident
- \$0 Deductible
- Incurred Within 104 Weeks of the Accident
- \$1,000 Accidental Dental Per Accident
- No Sub-Limits on Chiropractic Care, Occupational Therapy, or Physical Therapy

Temporary Total Disability

- \$700 Maximum, \$200 Minimum Weekly Benefit
- Waiting Period: 7 Days
- Paid for a Maximum of 104 Weeks

Continuous Total Disability

- \$700 Maximum, \$200 Minimum Weekly Benefit
- Waiting Period: 104 Weeks
- Payable to Age 70

Additional Coverages

- Repatriation of Remains: \$10,000
- Rehabilitation Benefit: \$10,000
- Seat Belt & Air Bag Benefit: \$10,000
- Trauma Counseling: \$150/session (Maximum 10 Sessions)

Non-Occupational Injury Benefits

Accidental Death and Dismemberment Benefit

- \$15,000 Principal Sum
- \$500/month Survivor Benefit up to 30 Months
- Dismemberment Per Benefit Schedule

Accidental Medical Benefit

- \$10,000 Maximum Per Single Incident
- Incurred Within 104 Weeks of Accident
- \$0 Deductible

Monthly Payment: \$148

NOTICE:

This is an Occupational Accident Plan and does not provide coverage for sickness.
This is not, nor does it replace, Worker's Compensation Insurance.