Occupational Accident Insurance

Workers comp & employment - coverage overview, limitations and how to get a quote



OVERVIEW

Occupational accident insurance pays medical, disability and death benefits to independent contractors who are not covered by workers comp.

WHAT'S COVERED

Accident medical
Medical bills from on-the-job injuries.

Disability income
Weekly benefits while a contractor cannot work.

Accidental death
Lump-sum benefit for beneficiaries.

Dismemberment
Scheduled benefits for loss of limb or sight.

Contingent liability
Protects the hiring company if a claim is found to be comp.

Good to know
Contingent liability coverage is worth adding – if a state later decides a contractor was really an employee, it can respond where the occ acc policy does not.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Illness and occupational disease
- × Injuries while off dispatch
- × Pre-existing conditions on most policies

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Number of contractors enrolled
- Type of work or vehicles operated
- Desired benefit levels
- Contractor agreement

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/occupational-accident/

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