



U.S. Specialty Insurance Company



13403 Northwest Freeway • Houston, Texas 77040

Phone: (800) 323-7381 • Fax (713) 996-1225

Email: ussictransportation@ussic.com



Small Truckers Occupational Program

<p><u>Targeted Classes</u></p>	<p>Aggressive</p> <ul style="list-style-type: none"> • Intermodal • Dry Van 	<p>Moderate</p> <ul style="list-style-type: none"> • Refrigerated • Dump Trucks 	<p>Conservative</p> <ul style="list-style-type: none"> • Tanker • Flatbed
<p><u>Available to Motor Carriers who</u></p>	<ul style="list-style-type: none"> ○ Have been in business at least 1 year. ○ Minimum of 3 Owner Operators. ○ Maximum of 25 Owner Operators. ○ No more than 10% Loading / Unloading. ○ No Gasoline haulers, Explosives, Propane. ○ No Livery, Livestock, Logging, Drive Away, Couriers. ○ No Moving & Storage, Home Delivery, Auto Haulers 		
<p><u>State Availability</u></p>	<ul style="list-style-type: none"> ○ AL, AR, AZ, CA, DC, DE, FL, GA, IA, ID, IL, IN, KY, MD, MI, ○ MO, MS, MT, NE, NM, OH, OK, SC, TN, TX, UT, VA, WI 		
<p><u>Qualified Drivers</u></p>	<ul style="list-style-type: none"> ○ Owner Operators minimum age 23, maximum age 70. ○ 2 years OTR Experience ○ No DUI / DWI. Reckless Driving ○ 2 or less accidents in 3 years. ○ 3 or less violations in 3 years. 		
<p><u>Requirements for 48 hour Turnaround</u></p>	<ul style="list-style-type: none"> ○ Underwriting Questionnaire – Fully Completed ○ Lease agreement ○ MVR's ○ SAFER report ○ Loss Runs 		
<p><u>Schedule of Benefits</u></p>	<ul style="list-style-type: none"> ○ OCCUPATIONAL ACCIDENT: ○ AD&D: \$150,000 Medical: \$1,000,000 for 104 Weeks. ○ Temporary Total Disability: 70% to \$600 / Week for 104 Weeks, 7 Day Wait. ○ Continuous Total Disability – subject to Social Security Disability Award ○ NON- OCCUPATIONAL ACCIDENT ○ AD&D: \$10,000 Medical: \$5,000 for 52 Weeks ○ Temporary Total Disability: 70% to \$600 / Week for 12 Weeks, 14 Day Wait ○ CONTRACT LIABILITY / EMPLOYERS LIABILITY ○ Contract Liability \$2,000,000 Maximum per Person Per Occurrence ○ Employers' Liability \$500,000 Maximum per Person per Occurrence ○ Defense of Motor Carrier against Owner Operator claiming Employee Status 		

CONTACT INFORMATION

Contact Name	Telephone Number	E-Mail Address
Ruth Young	800-323-7381 Ext. 212	ryoung@ussic.com
Cooper Wallach	800-323-7381 Ext 105	cwallach@ussic.com

THE MATERIAL IN THIS PUBLICATION IS PROVIDED FOR INFORMATION PURPOSES ONLY AND IS NOT INTENDED TO BE REPRESENTATIVE OF COVERAGE THAT MAY EXIST IN ANY PARTICULAR SITUATION UNDER A POLICY ISSUED BY USSIC TRANSPORTATION DIVISION. ALL CONDITIONS OF COVERAGE, TERMS AND LIMITATIONS ARE DEFINED AND PROVIDED FOR IN THE POLICY. PROGRAMS OR PRODUCTS MAY NOT BE AVAILABLE IN ALL STATES AND POLICY FEATURES VARY BY STATE. COVERAGE CANNOT BE BOUND UNTIL CONFIRMED IN WRITING BY U.S. SPECIALTY INS CO