



Timber Creek Surety Occupational Accident Program Details

COVERAGE AND SCHEDULED BENEFITS			
Coverage		Scheduled Benefit	
Accidental Death		\$250,000	
Accidental Dismemberment		Up to \$250,000 – Including Paralysis	
Accident Medical Benefits		\$1,000 per Accident	
Accident Short Term Disability		\$500-\$700 per Week up to 52 Weeks	
Accident Permanent Disability		\$500-\$700 per Week up to Age 70	
Non-Occupational Injury Medical		\$5,000 per Accident	
Non-Occupational Accidental Death		\$10,000	
Contingent Liability		\$1,000 per Claim	
COVERED INDIVIDUALS			
Coverage		Scheduled Benefit	
Owner Operators		Contract Drivers of an Independent Contractor	
Independent Company Drivers (1099)		Team Drivers	
TARGET ACCOUNTS			
Coverage		Scheduled Benefit	
Dump Trucks		Wood Chip Haulers	
Flat Bed		Tankers (Saltwater Haulers)	
Dry Van		Building Material Dealers	
Logging Trucks		Hot Shot	
Construction Related		Refrigerated	
OCCUPATIONAL ACCIDENT BENEFIT PRICING			
Coverage		Scheduled Benefit	
Dump Trucks	\$175	Wood Chip Haulers	\$175
Flat Bed	\$175	Tankers (Saltwater Haulers)	\$175
Dry Van	\$130	Building Material Dealers	\$175
Logging Trucks	\$175	Hot Shot	\$130
Construction Related	\$130	Refrigerated	\$130

SUBMISSION REQUIREMENTS:

- Timber Creek Trucking Occupational Accident Application
- Current Driver census showing Name, DOB and Address
- Currently valued loss runs if currently insured for Occupational Accident



Additional Member Benefits

Emergency Helicopter Evacuation: Up to \$5,000

In the event that an eligible member suffers from a certified injury from an accident that requires emergency medical transportation by helicopter in accordance with EMS protocols, the program will reimburse the Member up to \$5,000.

Reimbursement includes expenses incurred from the cost of medically necessary or life-threatening helicopter transportation from the scene of an accident to the nearest medical facility capable of treating the injuries or from one medical facility to another. An accident is a sudden, unusual, specific event which occurs at an identifiable time and place. Helicopter Evacuations due to sickness are not reimbursable.

Benefits #2,3 & 4 apply only when the Member is traveling more than 100 miles from the Member's permanent place of residence and the member suffers a certified injury. The Member must be "under dispatch" from a participating Motor Carrier when the accident takes place. All claims for Benefits must be for services that begin and end within the continental United States. No reimbursement will be made if these costs have been covered by any insurance or a crowd sourcing platform.

Medically Necessary Repatriation: up to \$10,000

After initial treatment and stabilization for an Accidental Injury suffered by the Member, if the attending Physician deems it medically necessary, we will reimburse the member for the cost of transportation back to his or her permanent place of residence for further medical treatment or to recover. Covered Expenses include transportation and related medical services (including escort if necessary) and medical supplies necessarily incurred in connection with the repatriation. All transportation costs made for repatriation must be by the most direct and economical route possible.

Transportation of Mortal Remains: up to \$5,000

In the event of the death of a Member, we will reimburse the family member's for the return of mortal remains.

Covered Expenses are the following: locating a sending funeral home; transportation of the body from the site of death to the sending funeral home; preparation of the remains for either burial or cremation; transportation of the remains from the funeral home to the airport; providing the minimum necessary casket or air tray for transport; procuring death Certificates; transport of the remains from the airport to the receiving funeral home. Once the Member's body has been delivered to the receiving funeral home, this coverage ends.

Vehicle Return: up to \$1,000

In the event a Member should suffer from a Certified Illness, Injury or death which requires Emergency Medical Evacuation/Medically Necessary Repatriation or Transportation of Mortal Remains and the Member is thereby unable to drive his/her vehicle, we will reimburse the member for the cost of vehicle return service for ground vehicles such as cars, trucks, vans, travel trailers or motor homes, operated by the Member, to the Member's Permanent Residence. This benefit will pay the cost, up to \$1,000 for fuel, oil, driver and tolls to effect such vehicle return. The Member will bear the cost of any repair due to mechanical breakdown in route, as well as, costs for food and accommodations during the trip.