

REAL INSURANCE FOR INDEPENDENT CONTRACTORS



OCCUPATIONAL ACCIDENT

Coverage for "On the Job" injuries. One of the broadest forms in the market. Includes Hernia, Hemorrhoid, Occupational Disease and Cumulative Trauma. Passenger Accident, Casual Laborer (Helper) and Non-Occupational Accident benefits available.

CONTINGENT LIABILITY

Reclassification Coverage for the Motor Carrier. The coverage will pay the legal cost to defend a Motor Carrier in a reclassification case. It will also pay equivalent Workers' Compensation Benefits if the Independent Contractor is deemed to be an Employee of the Motor Carrier

MOTOR CARRIER WORKERS' COMPENSATION

Corporate Workers' Compensation provides Statutory Coverage for Employees of the Motor Carrier. **EMPLOYEE DRIVERS ARE ELIGIBLE!** The Corporate Workers' Compensation Coverage will not audit for the Independent Contractor payroll as long as the Independent Contractor is buying Occupational Accident & Contingent Liability Coverage from High Point Underwriters.

FLEET DRIVER WORKERS' COMPENSATION

Fleet Driver Workers' Compensation provides Statutory Coverage for the Employee Drivers of an Independent Contractor. This is available to an Independent Contractor who is buying Occupational Accident through the program.

PROGRAM HIGHLIGHTS

OCCUPATIONAL ACCIDENT

PROGRAM TWO "A" RATED CARRIERS

NATIONWIDE PROGRAMS

NO RESTRICTIONS

CLASSES AVAILABLE IN ALL STATES

ENTERTAINING COMPANIES WITH 15 OR MORE DRIVERS

TOTAL COVERAGE
Occupational Accident
Contingent Liability
Corporate Workers' Compensation
Fleet Driver Workers' Compensation

HIGH POINT IS A MEMBER OF THE K2 INSURANCE SERVICES FAMILY



PATRICK MURRAY, M.P.A. ☎ 973-993-7101
patrick.murray@highpointrs.com

HIGH POINT UNDERWRITERS LLC