

INSURANCE OPTIONS FOR INDEPENDENT CONTRACTOR TRUCKING PROFESSIONALS

Buchheit Trucking Service Inc cares about the success of your business. To help you succeed, we've partnered with Cottingham & Butler for competitive settlement deduction insurance offerings. Proper insurance coverage is critical to protecting your business as an independent Contractor. Please review the information within this guide carefully and consult with your Contractor Services Representative at 563.587.5600 with questions.

COVERAGES OFFERED:

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BUCHHEIT
LOGISTICS
MILES BEYOND EXPECTATIONS

The information described herein is only intended to be a summary of your insurance options. It does not describe nor include all benefit provisions, limitations, exclusions, or qualifications for coverage. Please review your policy for a complete explanation of your benefits. If the benefits conflict in any way with the policy, the policy will prevail.



Cottingham & Butler



MEMBERSHIP BENEFITS

\$11 monthly NAIT Membership applies when enrolled. If enrolled in multiple coverages, membership fee applies only once. Membership has its advantages. NAIT members are entitled to receive access to exclusive products, valuable services, and special discounts not available to the general public.



Health and Wellness

NAIT has a full menu of Health Insurance options for its members. From ACA plans to Guaranteed Issue supplemental plans, there's a program available that fits your needs and your budget.



Business Tools

NAIT provides you with the tools you need to keep your business running. Fuel Discounts, Emergency Road Assistance, Access to Used Truck Purchase Programs – all of this and more are available to NAIT Members.



Entertainment

From exclusive deals on Satellite TV in your truck, to discounts on flowers to send home, NAIT offers access to the things that make life more fun – At Home, and On-The-Road!

NAIT IS NOW MOBILE - JUST LIKE IT'S MEMBERS!

With you on the go

- ✓ FREE Telemedicine. Including phone calls, chat/text, and video meetings with US Licensed and based physicians
- ✓ Pharmacy locations and prescription pricing and coupons based on location (GPS)
- ✓ Quick and Easy access to all NAIT Benefit Programs.



Access the NAIT Benefits Portal by scanning the QR code or visit www.naitconnect.com

Get the app

- ✓ Search and download 'NAIT Member Benefits'
- ✓ Enter your NAIT member number* and your date of birth (*located on your membership card)

(NAIT Membership Benefits are subject to change)

**For the most current benefit information:
Visit www.naitconnect.com (or) call 1-877-770-6248.**

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OCCUPATIONAL ACCIDENT – TRANSGUARD

Program Pricing & Fees: \$27.46 per week (\$119.00 per month)¹

¹ \$11 monthly NAIT Membership applies when enrolled. If enrolled in multi coverages, the membership fee will only apply one time.

What is it?

Occupational Accident insurance provides benefits for certain injuries that may occur while you are on duty and under dispatch to your motor carrier. To be eligible for benefits, the injury must be directly caused by an accident and independent of other causes. This insurance does not provide coverage for sickness and does not provide statutory Workers' Compensation coverage.

Why buy it?

- You are a self-employed independent contractor and therefore not covered by your motor carrier's workers compensation policy.
- Even if you are covered under a health insurance plan, medical expenses for injuries sustained by self-employed individuals while at work are excluded.
- If you are injured and unable to drive your truck, you need disability income to cover your living expenses.
- Your contract with your motor carrier may require you to carry work injury/accident coverage.
- Occupational Accident is the most cost effective form of work injury coverage.

Who is eligible for coverage?

Independent Contractors

- Member in good standing with NAIT association
- are not "totally disabled"; and
- age 18 or over, but have not attained age 70.
- owns or leases "his" own "vehicle";
- is not an employee of "his" "contract carrier";
- is not otherwise eligible for payments under Workers' Compensation or any similar law; and
- is "under contract" with "his" "contract carrier".

Contract Drivers

- has been contracted by a "fleet owner" to drive a "vehicle" owned or leased by the "fleet owner";
- is paid on a 1099 and not a W2;
- is not an employee of the "fleet owner" or "his" "contract carrier"; and
- coverage afforded to said person is evidenced by a "certificate".
- Fleet Owner: means an "independent contractor" on file with "us" whose vehicle is driven by a "contract driver" who is a "certificate" holder under this "coverage part".

Coverage Highlights: see your policy for complete benefit limits and exclusions.

	OCCUPATIONAL	NON-OCCUPATIONAL
Combined Single Limit	\$1,000,000	\$25,000
Aggregate Limit	None	None

MEDICAL BENEFITS

Provides coverage for medical care that is medically necessary due to a covered injury

Maximum Benefit	\$1,000,000	\$25,000
Maximum Benefit Period	104 weeks	52 weeks

TEMPORARY TOTAL DISABILITY

Provides disability benefits when you are temporarily disabled from working due to a covered injury

Weekly Benefit	70% Average Weekly Earnings up to \$700 MAX	70% Average Weekly Earnings up to matching maximum Occ plan
Waiting Period	7 Days	7 days
Maximum Benefit Period	104 weeks	52 weeks

CONTINUOUS TOTAL DISABILITY

Provides disability benefits when you are expected to be totally disabled for the remainder of your life and have received a Social Security Disability Award due solely to the covered injury

Weekly Benefit	70% Average Weekly Earnings up to \$700 MAX	Not Covered
Waiting Period	104 weeks	
Maximum Benefit Period	To Age 70	

ACCIDENTAL DEATH, DISMEMBERMENT & PARALYSIS BENEFITS

Provides benefits for death, dismemberment, or paralysis according to the schedule outlined in the policy

Maximum Benefit Amount	\$250,000 Principal Sum	\$25,000 Principal Sum
Survivor's Benefit	\$25,000 followed by monthly payments of \$1,000	

KEY ENDORSEMENTS & SUBLIMITS:

Other exclusions and coverage limitations apply. See policy for complete benefit information.

Occupational Disease	Covered under Non-Occupational	\$10,000 Sublimit
Occ. Cumulative Trauma		\$10,000 Sublimit
Pre-Existing Conditions		\$10,000 Sublimit
Hernia		\$25,000 Sublimit
Hemorrhoid		\$25,000 Sublimit

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Occupational Accident Exclusions

The Occupational Accident policy also includes various exclusions, which may result in a denial or limitation of benefits for various types of claims. The policy excludes the following losses:

- Sickness, disease and medical conditions
- Injuries that occur when you are not engaged in the usual and customary duties of your occupation
- Cumulative injuries
- Injuries that occur if you are in violation of the Federal Department of Transportation regulations regarding alcohol and drug use at the time of accident
- Hernias and hemorrhoids (Covered under the Non-Occupational Accident Coverage, if applicable)
- Mental, functional nervous or emotional disorders without demonstrable organic cause
- Pre-existing conditions
- Occupational Disease
- Conditions, maladies or disorders involving the heart, its arteries and/or vessels not resulting from an accident resulting in injury of external origin
- Injuries for which benefits are payable under Workers' Compensation
- Damage to eye glasses, contact lenses, hearing aids or prosthetics
- Medical treatment received outside of the United States, except treatment on an emergency basis or treatment that has been approved by us

NON-TRUCKING LIABILITY – TRANSGUARD

Program Pricing & Fees: \$7.38 per week (\$32.00 per month)^{1,2}

¹ \$11 monthly NAIT Membership applies when enrolled. If enrolled in multi coverages, the membership fee will only apply one time.

² Additional Insured requests require underwriter approval and are subject to additional premium per month.

What is it?

Non-Trucking Liability pays damages to 3rd party property or people (auto-liability) when not in the business of trucking. This program includes coverage for Underinsured and Uninsured motorist and Personal Injury Protection at your States Required Minimums.

Why buy it?

- Your contract with your motor carrier may require you to carry Non-Trucking Liability.
- You are responsible for liability coverage for personal use of your truck.

Limit: \$1,000,000

Enhancements

- Maintenance: expanded coverage to include trips to and from your trucks regular garaged location and maintenance facility for purpose of have regular maintenance performed.

PHYSICAL DAMAGE – TRANSGUARD

Physical Damage insurance pays for damages to your covered truck or trailer resulting from a covered claim.

Weekly Program Pricing & Fees: \$0.84 per \$1,000 value per week^{1,2}

Example of unit value: $\$50,000/1,000 * 0.84 = \42.00 per week

Monthly Program Pricing & Fees: \$3.64 per \$1,000 value per month^{1,2}

Example of unit value: $\$50,000/1,000 * 3.64 = \182.00 per month

¹ \$11 monthly NAIT Membership applies when enrolled. If enrolled in multi coverages, the membership fee will only apply one time.

² If your lease with Buchheit requires Non-Owned Trailer Coverage the premium per month is \$117.50 per month.

Limits	
Any One Vehicle	Lesser of Stated Amount or ACV
Any One Combination of Vehicles	Lesser of Stated Amount or ACV
Towing & Storage	Unlimited
Non-Owned Trailers	\$75,000
Deductible	
Per Unit or Combined Tractor/Trailer	Per Unit
Collision	\$1,000
Comprehensive	\$1,000
Non-Owned Trailers	\$1,000
Valuation: Lesser of Actual Cash Value, Stated Amount or Cost of Repair	

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COVERAGE DETAILS:

Glass Breakage	All glass replacements are subject to a \$100 deductible per window. If glass repairs are less than \$100, no deductible is applied.
Temporary Rental	Physical Damage coverage is extended to a rental vehicle for 30 days from when the scheduled vehicle is out of service. This extension applies only if Physical Damage is purchased for the scheduled vehicle and the rental vehicle is obtained through a written rental agreement. The maximum limit of insurance on the rental vehicle is equal to the Stated Amount of the scheduled vehicle that is out of service. There is a \$1,000 deductible for tractors of the straight, box or van types or \$3,000 deductible for tractors with fifth-wheel coupling devices.
Personal Contents	Provides coverage for loss of personal belongings that are kept in your scheduled vehicle, but not permanently attached to the vehicle. Property that is stored in the trailer is not covered. The coverage provides benefits up to a \$2,000 annual limit with a \$100 deductible per claim. Jewelry is covered up to a maximum of \$250. The policy pays the depreciated value of the item up to \$500. In the event of a claim, an itemized list and receipts must be provided and police reports are required for theft losses. Benefits are not available for the following: CB and two-way radios, cash, credit cards, radar detectors, cell phones, computers, satellite communication systems, antennas, sound producing equipment, tarpaulins, chains, or cargo securing devices, scanning monitor receivers, custom murals, paintings or graphics.
Lease/Loan GAP (Optional)	Additional 7% premium charge applies. In the event of a total loss, pays above the actual cash value of covered auto at time of loss if covered auto is listed under a lease or loan agreement and the covered auto stated amount is equal to or greater than the amount owed on the lease or loan agreement. Further exclusions apply.

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DEDUCTIBLE BUY BACK – ACCEPTANCE

Program Pricing & Fees: \$27.96 per week (\$121.17 per month)

What is it?

Deductible Buyback reimburses you for damage deductibles you become liable for through your operating agreement with your motor carrier.

Why buy it?

As a leased owner operator, you are contractually responsible for:

- \$15,000 damage to Cargo
- \$15,000 damage to 3rd party Property (Auto Liability)
- \$15,000 damage to Company Owned Trailers if your lease does not require Non-Owned Trailer Coverage.

How it works?

In the event of a claim, you may be charged up to \$15,000 maximum for damages. However, if you enroll in the Deductible Buyback program you will only need to pay \$500 and we will handle the rest.

		Example 1		Example 2		Example 3	
		WITHOUT Deductible Buyback	WITH Deductible Buyback	WITHOUT Deductible Buyback	WITH Deductible Buyback	WITHOUT Deductible Buyback	WITH Deductible Buyback
DEDUCTIBLE	CARGO	\$15,000	\$0	\$1,000	\$0	\$0	\$0
	AUTO LIABILITY	\$15,000	\$0	\$5,000	\$0	\$5,000	\$0
	TRAILERS	\$15,000	\$0	\$5,000	\$0	\$0	\$0
	TOTAL OUT-OF-POCKET	\$15,000	\$500	\$11,000	\$500	\$5,000	\$500

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