



MIDLANDS
Beyond Coverage™

OCCUPATIONAL ACCIDENT



RESPONSIVE AND RELIABLE, Midlands is your number one option in the Occupational Accident space. Offered through A.M. Best A rated carrier, this program protects owner/operators, contractors and/or the motor carrier. With more than 35 years combined experience among underwriters, we have the ability to assist in the design of a program to meet the needs of the motor carrier and their independent contractors or owner/operators. Our expertise allows for the ability to tie an Occ Acc program to a motor carrier's Workers' Comp program to offer seamless coverage.

For a quote...

submit@midman.com



Beyond Coverage™

For more info...

midlandsmgt.com

COVERAGE INCLUDES

- Medical expenses
- Accident disability income coverage - temporary total disability and continuous total disability
- Accidental death
- Accidental dismemberment
- Paralysis coverage
- 24-hour non-occupational accident coverage
- Hernia and hemorrhoid

OPTIONAL COVERAGES

- Contingent liability
- Advance payments endorsement
- Occupational disease
- Cumulative trauma
- Pre-existing conditions coverage
- Commute

- Seat belt and air bag
- Additional non-occupational coverage

PROGRAM HIGHLIGHTS

- Zero deductible
- Easy and efficient administration
- Low monthly rates
- Easy binding process
- Program services included

PREFERRED CLASSES

- Trucking Owner/Operator
- Trucking Contract Driver
- Couriers
- Fifth-Wheel Drivers
- Cable Installers
- Other Classes Considered

Coverage is subject to policy terms, conditions, exclusions, underwriting review and approval and may not be available for all risks or in all states. Rates, discounts and underwriting rules vary, are determined by many factors and are subject to change.