

A business owner with full-time employees and independent contractors may benefit from a Workers' Compensation policy combined with an Occupational Accident and Contingent Liability policy. Learn more about Occupational Accident coverage, how it differs from Workers' Compensation and which classes of business are suitable for this coverage offering.

## COVERAGE

- Accidental Death and Dismemberment – \$250,000
- Accident Medical Expense Benefit – \$1,000,000
- Temporary & Permanent Total Disability Benefit – \$600 per week
- Non-Occupational Accident Benefits – \$10,000
- Combined Single Limit: \$1,000,000 per person / \$1,000,000 aggregate
- Contingent Liability – \$1,000,000 per person
- Higher or lower limits may be available upon request

## AVAILABILITY

Admitted and Non-Admitted depending on class of business / situs state

## WORKERS' COMPENSATION vs. OCCUPATIONAL ACCIDENT

	WORKERS' COMPENSATION	OCCUPATIONAL ACCIDENT
WHO	W2 Employees	<ul style="list-style-type: none"> <li>• Independent Contractors</li> <li>• Owner / Operators</li> </ul>
WHAT	<ul style="list-style-type: none"> <li>• Wage replacement</li> <li>• Medical / Death benefits</li> <li>• Disability benefits</li> </ul>	<ul style="list-style-type: none"> <li>• Wage replacement</li> <li>• Medical / Death benefits</li> <li>• Disability benefits</li> <li>• Small non-Occ Acc medical limit for injuries and AD&amp;D</li> </ul>
WHEN	A hired employee is injured on the job	An independent contractor is injured on the job

	EMPLOYERS LIABILITY (Included in Part 2 of WC Policy)	CONTINGENT LIABILITY (Separate coverage than Occ Acc)
WHO	Employer	Business owner
WHAT	Damages to a 3rd party due to injuries to your employee	Defense costs
WHEN	Claims for bodily injury, loss of services, consequential loss	An independent contractor is injured on the job and claims WC benefits

## CONTACT

For more information, please contact your local RT Specialty Occupational Accident or WC broker or underwriter.

*\*Occupational Accident Insurance is not Workers' Compensation coverage and is not a substitute for Workers' Compensation coverage. This product is a Group Policy and requires a minimum number of Lives or Drivers dependent upon class.*

## TARGET CLASSES

TRUCKING	COURIER / LAST MILE DELIVERY	STAFFING
Sample Eligible Classes	Sample Eligible Classes	Sample Eligible Classes
<ul style="list-style-type: none"> <li>• Autos</li> <li>• Sand / Gravel</li> <li>• Fuel</li> <li>• Refrigerated</li> <li>• Oversized</li> <li>• Logging</li> <li>• LTL</li> <li>• Moving / Storage</li> <li>• Containers</li> <li>• General freight</li> </ul>	<ul style="list-style-type: none"> <li>• Overnight delivery</li> <li>• Same day / Express</li> <li>• Private passenger auto / Step vans</li> <li>• Heavy trucks / Tractor trailers</li> </ul>	<ul style="list-style-type: none"> <li>• Healthcare</li> <li>• IT</li> <li>• Engineers</li> </ul>
Minimum Group Size	Minimum Group Size	Minimum Group Size
5 Drivers	10 Drivers	50 Lives (Dependent upon state)

HEALTHCARE	TECHNOLOGY
Sample Eligible Classes	Sample Eligible Classes
<ul style="list-style-type: none"> <li>• Companion care</li> <li>• Home care (skilled / non-skilled)</li> <li>• Behavioral health</li> <li>• Nurses / Doctors</li> <li>• Skilled therapists</li> </ul>	<ul style="list-style-type: none"> <li>• Rideshare</li> <li>• Hospitality</li> <li>• Education</li> <li>• Companion care</li> <li>• Dog walking</li> <li>• Community / Social services</li> <li>• Protective services</li> </ul>
Minimum Group Size	Minimum Group Size
25 Lives (Dependent upon state)	50 Lives (Dependent upon state / number of hours worked)

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The description of this program is only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. Agents should read the full policy form and any applicable endorsements for full terms and conditions and should encourage their policyholders to do the same.

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