

Exclusive C&B Owner Operator Insurance Program

IDS: Independent Driver Solutions

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TODAY'S TAKEAWAY

What is IDS and how would it benefit me and my owner operators?

WHAT IS IDS?



Cottingham & Butler



A Member of the **IAT** INSURANCE GROUP



WHAT IS IDS?

Fully insured leased owner operator insurance options

- Occupational Accident
- Contract Liability
- Workers Compensation
- Non-Trucking Liability
- Physical Damage

Cottingham & Butler

- Programs Department – Underwrites
- Claims Services – Adjusts Claims
- Brokerage – Provides Owner Operator Risk Management Services

IDS PRODUCT OFFERING

Occupational Accident & Contract Liability

- Flexible plans
 - Up to \$2,000,000 in limits & medical expense
 - Up to \$750 per week Disability
 - Up to \$300,000 in AD&D
 - Non-Occupational benefits included
 - Primary on medical expense – pays regardless if owner operator has medical insurance
- Contract Liability Included
 - No separate annual charge to motor carrier
 - All states
 - Statutory benefits up to \$5,000,000
 - Defense costs outside \$5M limit

IDS PRODUCT OFFERING

Physical Damage & Non-Trucking Liability

- Flexible plans
 - Base – Deluxe – Deluxe Plus
 - Owner Operator Choice
 - Deductible: \$250 - \$500 - \$1,000 - \$2,500
 - Diminishing Deductible: \$4 per month
 - Unlimited Lease & Loan Gap: 7% of monthly premium
 - Glass coverage: \$100 deductible per window, waived if repairs less than \$100, claims don't reset Diminishing Deductible
 - No limit towing: reasonable & necessary
 - Personal Contents: \$100 deductible, \$2,000 limit
 - Temporary Rental Coverage: up to 30 days
 - Downtime: 7 day waiting period, \$150/day \$5,000 maximum per claim (\$2,500 on total losses)

IDS PRODUCT OFFERING

Workers Compensation

- Trucking Company Corporate
- Fleet Owner
 - Policy for covering employees of fleet owners
 - Simple Flat per Driver rate
- Individual Owner Operator
 - For states where trucking company wants to require work comp

EASY ADMINISTRATION

Online

- Contractors Benefits Administration (CBA)
- Trucking Company – Broker – Insurer – Claim Adjustor see same info
- Instant Online Enrollment, Certificates & Coverage Overviews
- Monthly Reporting

Simplified Billing

- Arrears reporting, On-by/Off-by
- CBA automated

Contractor Services Team

- Licensed insurance professionals
- In-bound & out-bound calling to Owner Operators
- Trucking Company admin team extension

TODAY'S TAKEAWAY

What is IDS and how would it benefit me and my owner operators?

- Exclusive C&B owner operator insurance program
- C&B Underwrites & CBCS Adjusts Claims – accountability
- Flexible plans – power of choice
- Wide scope of coverage offering – “one stop shop”
- Easy Administration – lowers administrative overhead

QUESTIONS?