

DRIVE & TOW AWAY
INDEPENDENT CONTRACTORS
 OCCUPATIONAL ACCIDENT PROGRAM

**DESIGNED TO
 PROVIDE PROTECTION
 WHEN HAULING**

Cottingham & Butler is proud to offer an occupational accident insurance program for drive and tow away independent contractors who are members of the National Independent Truckers and Contractors Association, Inc. (NITACA). This program, administered by Cottingham & Butler, offers independent contractors portable occupational accident insurance coverage designed to provide protection when hauling for drive or tow away companies.

PROGRAM HIGHLIGHTS



**ENROLLMENT
 PROCESS**

Owner operator completes desired plan application through online enrollment.

*Separate **marketing flyer** including online enrollment links is available for owner operator distribution. Please contact a member of the Contractor Services team to request a copy.*



**PORTABLE
 PROGRAM**

Offers flexibility and continued control



**CONVENIENT
 PAYMENT**

Electronic fund transfer (EFT)– credit card, debit card or ACH bank draft

3 OCCUPATIONAL ACCIDENT INSURANCE OPTIONS BASED ON AN INDEPENDENT CONTRACTOR'S BUSINESS NEEDS

PLAN SUMMARY

To review full plan summaries prior to enrolling, click on the links below.

- [Plan A Summary](#)
- [Plan B Summary](#)
- [Tow Away](#)

	Drive Away Plan A	Drive Away Plan B	Tow Away
Class of Operation	Any class of vehicle	Any class of vehicle	Gross vehicle weight below 16,000 lbs
Rate (monthly)*	\$95	\$142	\$95
Combined Single Limit	\$500,000	\$1,000,000	\$500,000
Covered Accident Medical Expense	Up to \$500,000 52 week max \$0 deductible	Up to \$1,000,000/ 104 week max \$0 deductible	Up to \$500,000/ 52 week max \$0 deductible
Temporary Total Disability	Up to \$400/week for 52 weeks	Up to \$500/week for 104 weeks	Up to \$400/week for 52 weeks
Continuous Total Disability	Up to \$400/week to age 70 subject to \$200,000 limit	Up to \$500/week to age 70 subject to \$200,000 limit	Up to \$400/week to age 70 subject to \$200,000 limit
Accidental Death & Dismemberment	Up to \$150,000 Principal Sum	Up to \$250,000 Principal Sum	Up to \$150,000 Principal Sum
Non-Occupational Benefits	Combined Single Limit: \$7,500 / Medical Expense: up to \$5,000 / Accidental Death & Dismemberment: up to \$7,500		

**Does not include \$3 per month NITACA membership dues and EFT charges. Please contact a member of the Contractor Services Team for a formal quote.*

Drive Away Companies with more than 5 independent contractors enrolled in Plan B (no enrollment in Plan A allowed) are eligible to apply to purchase Contingent Liability Insurance. Contingent Liability Insurance provides coverage for defense, settlement, and work comp awards against independent contractors seeking to present a workers' comp claim.

WANT TO KNOW MORE?

Please contact a member of the Contractor Services team with any questions or for a formal quote.

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ALL COVERAGES ARE SUBJECT TO POLICY TERMS AND CONDITIONS, LIMITATIONS, DEFINITIONS AND EXCLUSIONS. THE POLICY WILL GOVERN IN ALL MATTERS.