

Contact Us

For a free quote and more information, contact:

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INDEPENDENT CONTRACTOR INSURANCE PROGRAM



*Turning your risk
into opportunity*

www.hni.com

Truck Insurance

Bobtail/Physical Damage Coverage

- Underwritten by Great West Casualty Co.
- \$1,000,000 bobtail limit of liability.
- \$100,000 uninsured/underinsured motorists coverage.
- \$500, \$1,000, \$2,500, or \$5,000 physical damage deductible on comprehensive and collision.
- Downtime included - subject to policy form
- Terrorism coverage included

Optional Coverage's Available

Deductible Reimbursement: Covers owner/operator contractual obligations for losses under auto liability, property damage, physical damage or cargo. Your deductible on this coverage would be \$100.

Rental Reimbursement: If you suffer a loss, you may need replacement equipment to continue operating. This product covers the cost of renting replacement tractors, trucks, or trailers when the loss is covered under your Great West physical damage coverage. The limit is \$100 per day for 30 days. \$3000 any one period. There can be no spare/reserve autos available to you.

Equipment Floater: Do you have binders, tarps, tie downs, chains, or other equipment used for securing cargo on trailers? You need separate coverage when you don't own the trailer. Our miscellaneous equipment coverage provides full comprehensive and collision coverage. The electronic equipment coverage is used to extend the covered auto's physical damage to include certain electronic items not automatically covered in the policy, such as permanently installed computer systems, fax machines, video cameras, satellite tracking systems, two-way radios, etc.

Bailee Liability: Covers damage to a non-owned tractor or trailer in your care, custody and control for short term rentals under 30 days.

Leased Value / Financed Value Endorsement: During the first half of a five year lease or loan, your payoff is usually higher than the actual cash value of your unit, and insurance policies are typically only obligated to pay the actual cash value amount. Any difference is your personal obligation. Lease/finance value coverage responds after a total loss to pay off the cost of a lease or loan when it exceeds your unit's actual cash value. The premium for this endorsement is an additional 5% of your Comprehensive and Collision premiums.

Take Advantage of These Great Opportunities!

Wisconsin Motor Carriers Association

The Wisconsin Motor Carriers Association recently formed a new Independent Contractors Division that will concentrate on the problems and the interests of owner operators in Wisconsin.

As a participant in HNI's Independent Contractor Insurance Program., you will automatically be enrolled in this fine association.

By being a member of the new Independent Contractor Division, you are eligible for all the programs sponsored by the WMCA.

The affiliation with the WMCA increases the amount of information and technical assistance that is available. It also provides additional strength of legislative issues and better bargaining power on group discount programs.

The WMCA's affiliation with the other 49 state trucking associations also facilitates a great flow of information about what is happening around the country affecting trucks.

Electronic Funds Transfer

Electronic Funds Transfer (EFT), enables companies such as HNI to process a withdrawal from your checking account or savings account with your permission, of course. EFT is the check-free way to pay bills.

What is the benefit to me?

Your premium will be paid on a timely basis. However, we'll give you an additional 10 days beyond the due date. For example: If your installments are due on the first of the month, we will not draw the premium until the 10th of the month. HNI will always send you a reminder to let you know how much is being taken and when we'll be taking it out.

What if I don't like it? If once you've been on EFT for at least 3 months and you don't like it, we'll gladly take you off and change you back to the check writing method. Your installments will then be due the first of the month.

Occupational Accident Insurance

Accidental Medical/Dental Expense

- \$1,000,000 per accident maximum benefit.
- No Deductible
- Expenses paid up to 24 months following the date of the accident.
- Covered expenses include: ambulance services, ambulatory surgical center charges, anesthetics, dental services, health care providers services, hospital charges, laboratory tests and x-rays, medical supplies, nursing services, occupational therapy, physician's services, physiotherapy, skilled nursing home care, skilled nursing facility charges, and speech therapy. (all subject to policy limitations).

Accidental Death & Dismemberment

- \$150,000 maximum death benefit.
- \$25,000 payable lump sum.
- 1% per month until principal is exhausted.
- Designation of a beneficiary.
- Percentage of the Principal sum will be paid for loss of hands, feet, eyes, legs, speech, and ears.

Temporary Total Disability

- 70% of prior weekly earnings, up to \$600 per week for 104 weeks; 7-day waiting period.

Permanent Total Disability

- 70% of prior weekly earnings.
- Maximum payment period to age 70. Must qualify for Social Security Total Disability. Such payments are directly offset from the weekly benefit.

Combined Single Limit/Maximum Aggregate Limit

- Not more than \$1,000,000 will be paid under all benefits (Accidental Death and Dismemberment, Disability Income and Accident Medical/Dental Expense Benefits combined) for any one person per accident.

Non-Occupational Accident

- Accidental Death & Dismemberment \$10,000
- Accident Medical Expense \$5000; \$0 deductible.
- Disability - 70% up to \$600/week; 14-day waiting period
- 90-day benefit period
- Combined Single Limit - \$10,000