



INDEPENDENT CONTRACTOR SOLUTIONS

In today's dynamic environment, the number of independent contractors in the gig economy and trucking and logistics industries continues to grow. Skyward Specialty's occupational accident (OccAcc) coverage offers drivers accessible protection while decreasing upfront costs and limiting companies' exposure. Our highly-experienced, dedicated team of OccAcc underwriters understands the complexities facing independent contractors and can custom-fit solutions for even the most complex risk.

TARGET CLASSES

- Domestic Trucking & Logistics Firms
- Workforce Companies
- Final Mile Logistics Companies using PPV's
- Regional Delivery Platforms
- National Delivery Platforms

PROHIBITED CLASSES

- Agriculture
- Explosives/Munitions
- Livestock
- Logging
- Nuclear Materials
- Residential Waste Pick-up

TRUCKING COVERAGES

- Accidental Death, Dismemberment, and Paralysis
- Disability Income, Temporary and Continious
- Accident Medical - Primary or Excess
- Optional Coverages: Truck Payment, Critical Burn, Vocational Retraining, Non-Medical Repair, etc.
- Contingent Liability - Statutory
- Corporate Workers Compensation
- Fleet Workers Compensation
- Passenger Accident Coverage (trucking only)

OUR BROAD APPETITE

- Our broad definition of "Dispatch"
- Flexible rating models/user-based pricing options
- Rideshare
- Delivery
- Knowledge Workers
- Personal Service

POLICY HIGHLIGHTS

- Admitted product - Trucking/Logistics
- Non-Admitted form - GigEconomy/On-Demand
- \$1M Combined Single Limit / \$2M Aggregate (per Occurrence)

GIG ECONOMY COVERAGES

- Accidental Death, Dismemberment, and Paralysis
- Wage Replacement, Temporary and Permanent
- Accident Medical - Primary or Excess
- Smartphone/Table repair and replacement
- Sexual Assault Coverage
- Felonious Assault Coverage

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US**



A- (Excellent)

rated by **A.M. Best**