

**SCHEDULE OF BENEFITS
LONG HAUL TRUCKING**

This Schedule of Benefits is informational only. All terms and conditions are defined in the policy wording and will govern interpretation of claims. The actual amount payable to the Insured Person under the terms of the policy will depend on the circumstances of the Insured Person's claim. Please read the policy carefully.

OCCUPATIONAL ACCIDENTS:

Coverage A: ACCIDENTAL DEATH AND DISMEMBERMENT:

I. Accidental Death	
Lump Sum:	\$75,000
Survivors Benefit:	\$2,000/month
Maximum Accidental Death Benefit:	\$300,000

II. Dismemberment	
Loss Of:	Up to:
Both Hands or Both Feet	\$250,000
One Hand and One Foot	\$250,000
Sight of Both Eyes	\$250,000
Sight of One Eye and One Hand	\$250,000
One Hand or One Foot	\$125,000
Sight of One Eye	\$125,000
Speech	\$125,000
Hearing in Both Ears	\$125,000
One Finger or One Toe	\$25,000
Two Fingers or Two Toes	\$50,000
Three Fingers or Three Toes, or Thumb	\$75,000

"Loss" of a hand or foot means complete severance through or above the wrist or ankle joint. "Loss" of sight of an eye means total and irrecoverable loss of the entire sight in that eye. "Loss" of hearing in an ear means total and irrecoverable loss of the entire ability to hear in that ear. "Loss" of speech means total and irrecoverable loss of the entire ability to speak. "Loss" of thumb and index finger means complete severance through or above the metacarpophalangeal joint of both digits.

If more than one Loss is sustained by an Insured Person as a result of the same accident, only one amount, the largest, will be paid.

III. Paralysis		Up To:
Quadriplegia		\$250,000
Paraplegia		\$125,000
Hemiplegia		\$75,000

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Coverage B: DISABILITY

Benefit:	75% of average weekly earnings as defined by the policy up to \$600/week.
Maximum Disability Benefit:	\$300,000
Elimination Period:	7 days
(Benefits paid from 1st day of disability after 8 days of disability)	
Temporary Disability: (Disability from current occupation)	Up to 104 weeks. Medical care must begin within 30 days of a covered accident for disability to be payable under the Master Policy.
Permanent Disability: (Disabled from any occupation)	Up to a Maximum Disability Benefit
Hernia & Hemorrhoids	Limited to maximum of 10 weeks disability if surgically repaired

Coverage C: ACCIDENT MEDICAL EXPENSE:

Maximum Benefit:	Up to \$1,000,000
Duration of Benefit:	104 weeks from the date of loss.
Commencement Period:	First expense must be incurred within 30 days of the accident.
Incurral Period:	Eligible expenses must be incurred within 104 weeks of the accident.

Note: The benefits are reduced after age 75 to **Accidental Death only up to \$10,000.**
The Insured Person must be over age 21 and under age 75 to enroll in the Plan.

NON-OCCUPATIONAL ACCIDENTS:

Coverage A: ACCIDENTAL DEATH AND DISMEMBERMENT:

I. Accidental Death	
Lump Sum:	\$10,000
Survivors Benefit:	\$0
Maximum Accidental Death Benefit:	\$10,000
II. Dismemberment	
Loss Of:	Up to:
Both Hands or Both Feet	\$10,000
One Hand and One Foot	\$10,000
Sight of Both Eyes	\$10,000
Sight of One Eye and One Hand	\$10,000

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One Hand or One Foot	\$10,000
Sight of One Eye	\$10,000
Speech	\$10,000
Hearing in Both Ears	\$10,000
One Finger or One Toe	\$2,500
Two Fingers or Two Toes	\$2,500
Three Fingers or Three Toes, or Thumb	\$3,000

“Loss” of a hand or foot means complete severance through or above the wrist or ankle joint. “Loss” of sight of an eye means total and irrecoverable loss of the entire sight in that eye. “Loss” of hearing in an ear means total and irrecoverable loss of the entire ability to hear in that ear. “Loss” of speech means total and irrecoverable loss of the entire ability to speak. “Loss” of thumb and index finger means complete severance through or above the metacarpophalangeal joint of both digits.

If more than one Loss is sustained by an Insured Person as a result of the same accident, only one amount, the largest, will be paid.

III. Paralysis	Up To:	
Lump Sum:		\$10,000
Quadriplegia		\$10,000
Paraplegia		\$10,000
Hemiplegia		\$10,000

Coverage B: DISABILITY

Benefit: No coverage – not available for Non-Occupational Accidents

Coverage C: ACCIDENT MEDICAL EXPENSE:

Maximum Benefit: Up to \$5,000
Duration of Benefit: 52 weeks from the date of loss.
Deductible: N/A
Commencement Period: First expense must be incurred within 30 days of the accident.
Incurral Period: Eligible expenses must be incurred within 52 weeks of the accident.

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LIMITS OF LIABILITY

Occupational Accident

Applicable to Class A

Aggregate Per-Insured Person Limit of Liability (Combined Single Limit) \$1,000,000
(All covered losses with respect to any one Occupational Accident.)

Total Aggregate Limit of Liability \$2,000,000
(All covered losses with respect to all Insured Persons in any one Occupational Accident)

Non-Occupational Accident

Applicable to Class A

Aggregate Per-Insured Person Limit of Liability (Combined Single Limit) \$10,000
(All covered losses with respect to any one Non-Occupational Accident.)

Total Aggregate Limit of Liability \$20,000
(All covered losses with respect to all Insured Persons in any one Non-Occupational Accident)

Coverage underwritten by:

Certain Underwriters at Lloyd's, London whose names and the proportions underwritten by them can be ascertained from the office of Arthur J. Gallagher Risk Management Services, Inc. (Such Underwriters being hereinafter called "Underwriters"). In consideration of the premium paid, Underwriters bind themselves each for his own part, and not one another, their heirs, executors and administrators.

Claims Administered by:

CMC/Gallagher Bassett Services, Inc.
Post Office Box 419797
Kansas City, Missouri 64141-6797
1-800-821-5401

Description of Class

Class A – Independent Contractors:

Each Independent Contractor over age 23 and under age 75 who is under contract with the Sponsoring Motor Carrier will become eligible to be insured under the policy on the latest of:

1. The Effective Date of the policy; or
2. the date he becomes an Insured Person for the Sponsoring Motor Carrier; or
3. the date he is Actively at Work in his stated occupation.

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