

VBA OCCUPATIONAL ACCIDENT PLANS
FOR OWNER-OPERATORS

Ages 23 - 70

DESCRIPTION OF BENEFITS	OCCUPATIONAL	NON-OCCUPATIONAL
ACCIDENTAL DEATH & DISMEMBERMENT		
Maximum Benefit Amount	\$200,000 Principal Sum	\$10,000 Principal Sum
Survivor's Benefit (Lump Sum)	\$50,000 Death Lump Sum + \$1,500 Per Month up to 100 Months	Lump Sum
Incurral Period	52 Weeks	52 Weeks
Accidental Dismemberment—Including Paralysis and Severe Burn Benefit	Included in Principal Sum	Included in Principal Sum
ACCIDENTAL MEDICAL EXPENSE		
Maximum Benefit Amount	\$500,000	\$10,000
Commencement Period	90 Days	90 Days
Deductible	\$0	\$0
Incurral Period	104 Weeks	52 Weeks
Accidental Dental Maximum Benefit Amount	\$1,000 Per Injury \$10,000 Lifetime	\$500 Per Injury \$5,000 Lifetime
Chiropractic Care Occupational Therapy, Physical Therapy	No Sub-Limit Applies	No Sub-Limit Applies
TEMPORARY TOTAL DISABILITY		
Maximum Benefit Amount	\$600 Max / \$150 Min per week <small>*Subject to the lesser of: 70% of Average Weekly Earnings or the Maximum Weekly Benefit Amount Shown</small>	Not Covered
Waiting Period	7 Days Retroactive	N/A
Commencement Period	90 Days	N/A
Maximum Benefit Period	104 Weeks	N/A
CONTINUOUS TOTAL DISABILITY		
Maximum Benefit Amount	\$600 Max / \$150 Min per week <small>*Subject to the lesser of: 70% of Average Weekly Earnings or the Maximum Weekly Benefit Amount Shown</small>	Not Covered
Waiting Period	104 Weeks	N/A
Duration-Maximum Benefit Period	Up to Social Security Retirement Age <small>*Age will vary depending upon the Owner-Operator's DOB. If the Owner-Operator reaches his / her SSRA before satisfying the waiting period, he / she will not qualify for Continuous Total Disability Benefits</small>	N/A
Maximum Benefit Period	104 Weeks	N/A
CERTIFICATED COMBINED SINGLE LIMIT ANY ONE ACCIDENT AND AGGREGATE	\$500,000,000	
OCCUPATIONAL ACCIDENT MONTHLY PREMIUM	\$130.00 PER PERSON* (*Includes 10.00 VBA Membership fee)	

TRUCKERS OCCUPATIONAL ACCIDENT INSURANCE IS NOT A SUBSTITUTE FOR WORKERS' COMPENSATION COVERAGE. THE LIST OF BENEFITS IS ONLY A BRIEF DESCRIPTION OF THE ACTUAL COVERAGES. CERTAIN EXCLUSIONS AND LIMITATIONS APPLY. FOR COMPLETE DETAILS PLEASE REFER TO YOUR POLICY.