

VBA OCCUPATIONAL ACCIDENT PLANS  
FOR OWNER-OPERATORS

Ages 23 - 70

DESCRIPTION OF BENEFITS	OCCUPATIONAL	NON-OCCUPATIONAL
<b>ACCIDENTAL DEATH &amp; DISMEMBERMENT</b>		
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
<b>ACCIDENTAL MEDICAL EXPENSE</b>		
Maximum Benefit Amount	\$1,000,000	\$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
<b>TEMPORARY TOTAL DISABILITY</b>		
Maximum Benefit Amount	\$700 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
<b>CONTINUOUS TOTAL DISABILITY</b>		
Maximum Benefit Amount	\$700 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
<b>CERTIFICATED COMBINED SINGLE LIMIT ANY ONE ACCIDENT AND AGGREGATE</b>	<b>\$1,000,000</b>	
<b>OCCUPATIONAL ACCIDENT MONTHLY PREMIUM</b>	<b>\$151.00 PER PERSON*</b> (*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.