

# Texas Occupational Shield Coverage

A.M. Best “A” rated carrier

<b>Program Highlights</b>		
<b>Special Features:</b>	<ul style="list-style-type: none"> <li>Ø \$15,000,000 annual aggregate limit Availability</li> <li>Ø \$10,000,000 occurrence limit availability</li> <li>Ø No pre-existing condition exclusion</li> <li>Ø Pays on behalf of the Policy Holder – not reimbursement</li> <li>Ø Free ERISA and ADR plan</li> <li>Ø Payroll cap of \$62,400 for each employee – without overtime surcharge</li> </ul>	<ul style="list-style-type: none"> <li>Ø TPA repricing free of charge</li> <li>Ø Best service in Texas</li> <li>Ø No commutation clause</li> <li>Ø Automatic Renewal Process</li> <li>Ø Available Loss Control Services</li> <li>Ø Quick Quote – fast turnaround</li> </ul>
<b>Employee Benefits:</b>	<p><b>Coverage A – Employee Benefits</b></p> <ul style="list-style-type: none"> <li>Ø <u>Occupational Accidental Death</u> <ul style="list-style-type: none"> <li>• Lump sum payment</li> <li>• Dismemberment included</li> <li>• Loss of use included</li> </ul> </li> <li>Ø <u>Occupational Disability – 104 weeks benefit period*</u> <ul style="list-style-type: none"> <li>• Seven-day waiting period</li> <li>• 75% of salary up to \$500 weekly*</li> <li>• Total as well as Partial disability benefit</li> </ul> </li> <li>Ø <u>Occupational Medical – 104 weeks benefit period*</u> <ul style="list-style-type: none"> <li>• 100% of the usual and customary charges</li> </ul> </li> <li>Ø <u>Occupational Cumulative Trauma – 104 weeks benefit period – full CSL limit*</u></li> <li>Ø <u>Occupational Sickness/Disease – 104 weeks benefit period – full CSL limit*</u></li> </ul> <p>*up to 156 weeks benefit period available *up to 1,000 weekly maximum available</p>	
<b>Employers Liability:</b>	<p><b>Coverage B – Employers Liability</b></p> <ul style="list-style-type: none"> <li>Ø Damages for care and loss of services</li> <li>Ø Damages include amounts for actual <u>and</u> punitive damages</li> <li>Ø Loss Adjustment Expenses included</li> <li>Ø Duty to defend, regardless of negligence</li> <li>Ø First dollar defense</li> </ul>	

This document is solely used for the training and education of insurers’, employees, agents or brokers and is not to be released to the general public, policyholders or prospective policyholders. This coverage outline is issued as a matter of information only and does not amend, extend or alter the coverage provided by the actual insurance policies.



# Non-subscriber Occupational Loss Coverage from Jackson-Lloyd Insurance Management

## Jackson-Lloyd Insurance Management is a Leader in Occupational Loss Protection

Since 1989, Jackson-Lloyd has built a reputation of providing risk management solutions in the Texas non-subscriber market. The program is backed by a leading insurance organization.

## Occupational Loss Coverage is an affordable alternative to going without insurance

Our comprehensive plans provide non-subscribers with protection from the financial worries of an on-the-job injury. The plan is affordable and offers benefits for covered losses that include bodily injury, occupational sickness or disease, and cumulative trauma. Employers Liability Coverage is available on the Texas Occupational Shield "TOS".

## Commercial follow form Excess Liability is also available

We can provide Excess Limits of Liability above your primary Commercial Auto, Commercial General Liability and coverage provided by the Texas Occupational Shield. All of which is written in a single policy form that dovetails with the underlying primary liability coverage.

## The Importance of Occupational Loss Coverage

Companies today have a growing number of employees who are exposed to occupational hazards and/or who travel as a part of their jobs. In Texas, where Workers' Compensation is not mandated, many employers have elected to "opt out" or have rejected the Act. Some employers have elected to forgo insurance, but they may face financial disaster if a work-related catastrophe results in death or serious injury to a number of employees.

This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the services described. Please remember that only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions.

**Contact Jackson-Lloyd Insurance Management for more information on our  
Non-Subscriber Occupational Loss Programs  
at 800-657-5242**

**THIS IS NOT A DESCRIPTION OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THE POLICY DESCRIBED IN THIS BROCHURE, AND IF THE EMPLOYER IS A NON-SUBSCRIBER, THE EMPLOYER LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO NON-SUBSCRIBERS AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.**

*We are ready to serve you!*

