



Introducing TICA from Zurich

Transportation Independent Contractor
Accident (TICA): The next step up in Occupational
Accident coverage for independent contractors



The road ahead is always changing. That's why we're always looking ahead.

Zurich American Insurance Company's (Zurich) commitment to serving trucking and courier firms that depend on independent contractors means developing insurance solutions that keep up with the evolving needs of those businesses. Our **Transportation Independent Contractor Accident (TICA)** policy brings a wealth of new enhancements and benefits to our Occupational Accident coverage for injuries to contractors involved in accidents while on the job.



Annual policy term

This avoids the obligation to keep track of years of endorsement changes in a continuous policy.



Pricing modes to fit your needs

With TICA, pricing for coverage can be based on the contractor's work per hour, per day, per week, per month, per load, per delivery, per mile or as a percentage of revenue.



Expanded dental benefits

In addition to covering expedited repair of teeth damage as result of an injury on the job, TICA also covers these dental services:

- Appliances and splints placed on or attached to natural teeth
- Full or partial dentures
- Fixed bridgework

Beyond our current, trusted coverage for contractors, TICA offers:



Exceptional Accidental Medical Expense (AME), Combined Single Limit and Aggregate Limit benefit flexibility, including removal of dollar limits.



Courier Class coverage (and earnings calculation)



Passenger Accident coverage (included in the base form)



Trainee coverage (for trainees working as independent contractors)



Eligible Employee Driver coverage in states where Workers' Compensation is not required

New additional benefits*



Coverage for vision and hearing

- Eyeglasses or contact lenses up to \$500
- Hearing aids and hearing exams up to \$2,500



Smartphone/tablet benefit

If a contractor damages their smartphone/tablet as part of a loss covered under their AME benefit, Zurich will reimburse the cost of the smartphone/tablet up to a set maximum amount.

*May not be available in all states.

Zurich has been a leader in Occupational Accident solutions since 1997 and our industry specialists bring the experience, knowledge and focus that firms utilizing independent contractors depend on.

With TICA, we've put that expertise into action again to help customers be prepared for the risks they face ... wherever the road takes them.



**For more information,
please contact**

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