

A man with a beard, wearing a light blue long-sleeved shirt and a brown baseball cap, is seen from the side, driving a truck. He is looking out the window, and his hands are on the steering wheel. The background is a bright, slightly hazy outdoor setting.

Cottingham & Butler

Independent Driver Insurance Solutions

Proper insurance coverage is critical for protecting your business and independent drivers. Cottingham & Butler's Independent Driver program provides flexible insurance options that are managed by trucking experts. This exclusive carrier program provides the coverage independent drivers need from a partner they can trust.

www.CottinghamButler.com

INDEPENDENT DRIVER SOLUTIONS

The Cottingham & Butler Advantage

Flexible Insurance Options

CBCS HANDLES
CLAIMS FOR OVER

70,000

POWER UNITS ACROSS THE
TRANSPORTATION INDUSTRY

Expert Claims Management

CBCS is the exclusive third-party claims administrator (TPA) for the independent driver program. That means they work for you, to protect your company and your independent contractors.

National Association of Independent Truckers:

Over the years NAIT has established long-term partnerships with providers that share its dedication to the industry, and has worked with them to develop a comprehensive catalog of benefits to serve its members.

NAIT Benefits Include

- Fuel Discounts, Tire Discounts, & Emergency Breakdown Services
 - CDL Legal Assistance
- NAIT Wireless/Cellular Programs
 - Truck Tax Services
- Heavy-Duty Truck Parts Discounts
 - Identity Theft Protection
 - Car Rental Discounts

Occupational Accident

- 8 different plans available with policy limits up to \$2,000,000
- Up to \$2,000,000 in Medical Expense
- Up to \$750 per week in Disability benefits
- Up to \$300,000 in Accidental Death & Dismemberment benefits
- Pays primary to any other insurance for medical expenses. Other insurers require owner operator's medical insurance to pay first, triggering owner operators to file work comp claims.
- Plans available up to age 75
- Non-occupational benefits included in the premium

Contract Liability

- Included for motor carrier at no additional cost
- Contract Liability pays cost of defending (unlimited) and paying (up to \$5,000,000) workers compensation claims filed against motor carrier by covered owner operators
- No state restrictions!

Workers' Compensation for:

- Motor Carrier
- Individual Owner Operators
- Fleet Owners

Physical Damage for Owner Operators

- 3 different plans available
- "Flexible deductible" – owner operator picks their own deductible \$250-\$2,500
- Glass coverage – \$100 deductible, or waived if repairs are less than \$100
- No limit towing
- Loan and Lease GAP available – pays unlimited difference in actual cash value and outstanding financial obligation. Only owner operators who need it pay for it! Additional 7% of premium.
- Diminishing Deductible available – deductible reduced 25% each claim free year

Non-Trucking Liability

- \$500,000 or \$1,000,000 limits

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