

On-the-Job Protection for Independent Hospitality Workers

The hospitality industry is wide ranging, encompassing many sectors, including lodging, restaurants, event planning, entertainment and more. Often, these sectors utilize independent contractors to fill the positions needed to keep business moving. Did you know there are over five million independent hospitality workers?

When these independent contractors aren't covered by traditional workers' compensation, how do you protect them?

That's where Great American comes in. At Great American, we offer Occupational Accident Insurance specifically tailored to the hospitality industry. Great American's Occupational Accident Insurance steps in where traditional workers' comp doesn't, to provide workplace injury protection for your 1099 labor force.

Attract and retain top talent with Great American's Occupational Accident coverages.

Core coverages offered:

- Accidental Death and Dismemberment Coverage (includes Paralysis and Severe Burn)
- Accident Medical Expense Coverage (ability to offer primary coverage)
- Temporary Total Disability Coverage (ability to offer higher limits up to 80% of average weekly earnings)
- Continuous Total Disability Coverage

Additional benefit coverages included:

- Felonious Assault
- Occupational Cumulative Trauma
- Occupational Disease
- Pre-Existing Condition with sublimit
- Sexual Assault

Additional things to know:

- Flexible rating and coverage pricing
- Ability to consider earnings from all platforms the IC is working in calculation of Temporary Total Disability Coverage and Continuous Total Disability Coverage
- Commitment to exceptional service and experience you can count on

Additional coverages for on-demand platform companies:

- **Contingent Liability coverage** offers a layer of protection by providing legal defense when a qualified Independent Contractor attempts to collect Workers' Compensation benefits as an employee
- **Workers' Compensation** covers employees' injuries and events as required by state law

Source: US Bureau of Labor Statistics, 2020

Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Coverage description is summarized and may vary by state. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company and Great American Spirit Insurance Company, authorized insurers in all 50 states and the DC. © 2024 Great American Insurance Company. All rights reserved. 5615-TRU-2 (05/24)



Learn More

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Why choose Great American?

- 20 years of Occupational Accident expertise
- Long history of financial strength
- Dedicated in-house claims
- Alternative Risk Solutions
- Flexible, customized coverage options

