

# On-the-Job Protection for Independent Professional Services Workers

Professional Services encompass many different industries of note. These can include realtors, accountants, office workers, as well as skilled tradespeople like electricians, plumbers and more. Many of these businesses depend on Independent Contractors to keep things moving. Did you know there are over 11 million independent workers utilized in this space? **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 professional services 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 Disease
- Hernia
- Pre-Existing Condition with sublimit
- Occupational Cumulative Trauma
- 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-3 (04/24)



## Learn More

General Inquiries

OnDemandInquiries@gaig.com



## 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

