



# Non-subscriber Occupational Loss Coverage from Hartford



The New, Revised Texas Occupational Accident Policy “TOAP” Program Highlights:

|                             |   |
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| <b>Special Features:</b>    | <ul style="list-style-type: none"><li>➤ \$10,000,000 annual aggregate limit</li><li>➤ No pre-existing condition exclusion</li><li>➤ No commutation clause</li><li>➤ Competitive form and pricing</li><li>➤ Pays on behalf of the Policy Holder</li><li>➤ Best service in Texas</li></ul>  |
| <b>Employers Liability:</b> | <b>Coverage B – Employers Liability</b> <ul style="list-style-type: none"><li>➤ <u>No</u> coverage sublimit per employee</li><li>➤ Damages for care and loss of services</li><li>➤ Damages include amounts for actual <u>and</u> punitive damages</li><li>➤ Loss Adjustment Expenses included</li><li>➤ Duty to defend, regardless of negligence</li><li>➤ First dollar defense</li></ul>   |
| <b>Employee Benefits:</b>   | <b>Coverage A – Employee Benefits</b> <ul style="list-style-type: none"><li>➤ <u>Occupational Accidental Death</u></li><li>➤ Lump sum payment</li><li>➤ Dismemberment included</li><li>➤ Loss of use included</li><li>➤ <u>Occupational Disability – 104 weeks benefit period</u></li><li>➤ Seven-day waiting period</li><li>➤ 75% of salary up to \$500 weekly maximum</li><li>➤ Total disability benefit</li><li>➤ Partial disability benefit</li><li>➤ <u>Occupational Medical – 104 weeks benefit period</u></li><li>➤ 100% of the usual and customary charges</li><li>➤ <u>Occupational Cumulative Trauma – 104 weeks benefit period</u></li><li>➤ <u>Occupational Sickness/Disease – 104 weeks benefit period</u></li></ul> |

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