

Texas Chamber Occupational Shield

An Alternative Coverage to Workers' Compensation
Program Highlights:



This coverage outline is issued as a matter of information only and does not amend, extend or alter the coverage provided by the actual insurance policies.

All eligible Texas employees.

- ▶ Limits to \$15,000,000.
(and beyond) upon request.
- ▶ No pre-existing condition exclusion
- ▶ New Competitive form and pricing
- ▶ Pays on behalf of the Policy Holder
- ▶ Includes ERISA and ADR plan
- ▶ Payroll cap of \$62,400 for each employee
- ▶ TPA repricing free of charge
- ▶ Best service in Texas
- ▶ No commutation clause
- ▶ No overtime surcharge
- ▶ Liberalization Clause
- ▶ Automatic Renewal Process
- ▶ Available Loss Control Services
- ▶ CMS-RRE Service Available



Coverage A - Employee Benefits

- ▶ Occupational Accidental Death
- ▶ Occupational Disability - up to 156 weeks benefit period (available)
- ▶ Occupational Medical - up to 156 weeks benefit period (available)
- ▶ Occupational Cumulative Trauma - up to 156 weeks benefit period - full CSL limit
- ▶ Occupational Sickness/Disease - up to 156 weeks benefit period - full CSL limit

Coverage B - Employers Liability

- ▶ No coverage sublimit per employee
- ▶ Damages for care and loss services
- ▶ Loss Adjustment Expenses included
- ▶ Damages include amounts for actual and punitive damages
- ▶ Duty to defend, regardless of negligence
- ▶ First dollar defense
- ▶ Defense outside Declarations page limits

*This is not a policy of workers' compensation insurance. The employer does not become a subscriber to the workers' compensation system by purchasing this policy and if the employer is a non-subscriber, the employer loses those benefits which would otherwise accrue under workers' compensation laws. The employer must comply with the workers' compensation law as it pertains to non-subscribers and the required notifications that must be filed and posted.

The Importance of Occupational Loss Coverage

Companies today have a growing number of employees who are exposed to occupational hazards and/or who travel as a part of their jobs. In Texas, where Workers' Compensation is not mandated, many employers have elected to "opt out" or have rejected the Act. Some employers have elected to forgo insurance, but they may face financial disaster if a work-related catastrophe results in death or serious injury to a number of employees.

Occupational Loss Coverage is an affordable alternative to going without insurance

Our comprehensive plans provide non-subscribers with protection from the financial worries of an on-the-job injury. The plan is affordable and offers benefits for covered losses that include bodily injury, occupational sickness or disease, cumulative trauma and Employers Liability Coverage.

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