



Kansas Exempt Workers Insurance

Alternative ON-THE-JOB COVERAGE for
 “Agricultural pursuits and employments there to” as stated in the
 Kansas Statutes Annotated, Section 44-505

Program Highlights		
Special Features:	<ul style="list-style-type: none"> Ø \$15,000,000 annual aggregate limit availability Ø \$10,000,000 occurrence limit availability 	<ul style="list-style-type: none"> Ø No fault employee benefits Ø No pre-existing condition exclusion
Employee Benefits:	<p>Coverage A – Employee Benefits</p> <ul style="list-style-type: none"> Ø <u>Occupational Accidental Death</u> <ul style="list-style-type: none"> • Lump sum payment • Dismemberment included • Loss of use included Ø <u>Occupational Disability – 104 weeks benefit period*</u> <ul style="list-style-type: none"> • Seven-day waiting period • 75% of salary up to \$500 weekly# • Total as well as Partial disability benefit Ø <u>Occupational Medical – 104 weeks benefit period*</u> <ul style="list-style-type: none"> • 100% of the usual and customary charges Ø <u>Occupational Cumulative Trauma – 104 weeks benefit period*</u> Ø <u>Occupational Sickness/Disease – 104 weeks benefit period*</u> <p>* up to 156 weeks benefit period available # up to \$1,000 weekly maximum available</p>	
Employers Liability:	<p>Coverage B – Employers Liability</p> <ul style="list-style-type: none"> Ø Damages for judgments, arbitrations or settlements Ø Damages include amounts for actual <u>and</u> punitive damages Ø Loss Adjustment Expenses included Ø Duty to defend, regardless of negligence Ø First dollar defense 	

Jackson-Lloyd Insurance Management
 our 26th year of providing Workers Compensation Alternatives



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Coverage from Jackson-Lloyd Exempt Workers Insurance

The Importance of Occupational Loss Coverage

Kansas Agricultural Producers have a growing number of employees who are exposed to occupational hazards. Some Kansas Agricultural Producers 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 Exempt Kansas Agricultural Producers 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 by accident, occupational sickness or disease and cumulative trauma. Employers Liability Coverage is also included on the Kansas Exempt Workers Insurance policy which provides Legal Defense.

This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the services described. Please remember that only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. This coverage outline is issued as a matter of information only and does not amend, extend this coverage or alter the coverage provided by the actual insurance policies.

This document is solely used for the training and education of insurers', employees, agents or brokers and is not to be released to the general public, policyholders or prospective policyholders. 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.

JACKSON-LLOYD EXEMPT WORKERS INSURANCE IS NOT RENDERING ANY LEGAL OPINIONS OR LEGAL ADVICE. QUESTIONS REGARDING KANSAS STATUTES ANNOTATED, SECTION 44-505 AND THE APPLICABILITY OF SECTION 44-505 OF THE STATUTE SHOULD BE ADDRESSED WITH AN ATTORNEY AND/OR THE KANSAS DIVISION OF WORKERS COMPENSATION DIVISION OF THE KANSAS DEPARTMENT OF LABOR. THIS IS NOT A DESCRIPTION OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THE POLICY DESCRIBED IN THIS BROCHURE, AND IF THE EMPLOYER IS EXEMPTED UNDER KANSAS STATUTES ANNOTATED, SECTION 44-505. THE EMPLOYER LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO KANSAS STATUTES ANNOTATED, SECTION 44-505. AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.

Jackson-Lloyd Exempt Workers Insurance is a Leader in Occupational Loss Protection

Since 1989, Jackson-Lloyd has built a reputation of providing risk management solutions. The program is backed by a leading insurance organization, with an AM Best rating of A XIII

Contact Jackson-Lloyd Exempt Workers Insurance for more information on our Occupational Loss Programs

at 800-657-5242

We are ready to serve you!

