

MOTOR CARRIER
RESOURCE GUIDE



**INDEPENDENT CONTRACTOR
BUSINESS & PERSONAL PROTECTION**

(877) 490-0177

Monday-Friday 8 a.m. – 5 p.m.
TNtruck.com

TRUE NORTH
Insurance and Financial Strategies

WELCOME TO USA TRUCK INC!

As an Independent Business Owner, you are constantly forced to make difficult decisions regarding the profitability of your Business. Recognizing this, USA Truck is partnered with TrueNorth® to help you obtain cost-effective Business & Personal Insurance Solutions, so you can focus on running your Business safely and efficiently!

As the USA Truck Independent Advantage Program Manager, TrueNorth® is proud to offer Business & Personal Insurance Coverage Options designed exclusively for Owner-Operators leased with USA Truck. The following options meet the USA Truck requirements set forth in your Contractor Operating Agreement and are available via Weekly Settlement Deduction:

- Non-Trucking Liability Insurance*
- Work-Injury Insurance*
- Physical Damage Insurance
- Deductible Buyback
- Passenger Accident

***Required by USA Truck Contractor Operating Agreement**

If you have additional questions, or need copies of any of your policies, we encourage you to revisit this packet or contact the TrueNorth Contractor Risk Advocates at:

(877) 490-0177

The TrueNorth Team appreciates the opportunity to serve all of the Independent Contractors of USA Truck. Please keep up the good work and continue to drive safely!



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SCAN ME



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General Insurance Requirements & FAQ

What insurance coverage must I procure as an Independent Contractor of USA Truck?

- Non-Trucking Liability and Work-Accident for you and any of your workers (Workers' Compensation or Acceptable Occupational Accident)

What are the minimum limits of insurance that I am responsible for under each coverage line?

- Statutory Workers' Compensation and/or Occupational Accident
\$1,000,000 Combined Single Limit
- Non-Trucking Liability - \$1,000,000 Combined Single Limit

What other minimum coverage standards must I comply with?

- Insurance Carriers must be A.M. Best rated A- VII or higher
- \$1,000,000 Combined Single Limit: Non-Trucking Liability & Occupational Accident
- USA Truck must be named as certificate holder

Does USA Truck offer an insurance option for my independent business?

- TrueNorth, an insurance broker who specializes in Transportation Risk and Insurance, has built an insurance package should you elect to participate for Occupational Accident, Truck Physical Damage & Non-Trucking Liability.

Does the TrueNorth program allow me to meet these minimum coverage standards?

- Yes!

How are my premiums paid?

- USA Truck facilitates the program via weekly deductions from your settlement.

Are there any underwriting standards?

- There is no pre-approval process for the Business Insurance Package (Non-Trucking Liability, Truck Physical Damage & Work-Injury Coverage)

What are the financial terms of participating in the IC Insurance program – Costs, Payment Method, etc.?

- No Minimum Annual Premium

Am I required to put money down?

- No

Who are the insurance companies?

- Non-Trucking Liability, Physical Damage & Occupational Accident: Atlantic Specialty Insurance Company

What are the deductible limits under TrueNorth's Program?

- Work-Accident - \$0
- Non-Trucking Liability - \$0
- Truck Physical Damage - \$1,000 per occurrence

Once enrolled, how will I file claims in the event of an accident?

- Occupational Accident, Physical Damage & Non-Trucking Liability – 866-568-2233
- If you have questions or issues reporting a claim, please contact Jack Mann at TrueNorth **(319) 209-7144**.

How do I enroll in coverage?

- For Non-Trucking Liability, Truck Physical Damage and Work Injury, complete the application
- Questions – service@truenorthcompanies.com; 877-490-0177

What if I choose not to enroll in the settlement deduct insurance programs?

- You are not required to enroll in the settlement deduct insurance programs. If you choose to obtain outside insurance, you'll simply need to provide a current Certificate of Insurance showing that you are in compliance with all of USA Truck's minimum insurance requirements. Please send all outside certificates to your IC Advisor.

BUSINESS PROTECTION

NON-TRUCKING LIABILITY COVERAGE

Overview & FAQ



NON-TRUCKING LIABILITY Overview

Effective: 3/1/22 – 3/1/23

As part of the requirements of your Contractor Operating Agreement with USA Truck, **you are required** to obtain Non-Trucking Liability Insurance.

TrueNorth provides a Non-Trucking Liability Insurance option through Atlantic Specialty Insurance Company which meets your requirements and is available to you via Settlement Deduction while you are leased to USA Truck.

Deductible: \$0

Combined Single Limit: \$1,000,000

Policy # - 794000268

Cost: \$5.76/week

What is Non-Trucking Liability Coverage?

Non-Trucking Liability Insurance covers your personal liability to the general public for Bodily Injury and Property Damage that you may cause in an accident while not in the business of trucking.

Is Non-Trucking Liability Insurance the same as “Bobtail Liability Insurance”?

No. A true Bobtail policy is not the same as Non-Trucking Liability.

What is my Non-Trucking Liability Deductible?

- \$0

If I have a claim to report, who do I call?

- Contact Atlantic Specialty Insurance Company at: **(866) 568-2233**.
- If you have questions or issues reporting a claim, please contact Jack Mann at TrueNorth **(319) 209-7144**.

What if I choose not to enroll in TrueNorth’s Non-Trucking Liability Insurance Program?

You are not required to enroll in the TrueNorth program. If you choose to procure outside insurance, you’ll simply need to provide an active certificate of compliant Non-Trucking Liability Insurance to your IC Advisor.

PHYSICAL DAMAGE COVERAGE

Overview & FAQ



PHYSICAL DAMAGE Overview

Effective: 3/1/22 – 3/1/23

As an Owner-Operator, you typically need to purchase **Physical Damage Insurance** for your equipment to insure against any losses. This is not only “good business practice,” it is usually a requirement of your lease or finance company.

TrueNorth administers a Settlement Deduction Physical Damage option available to you while you’re leased to USA Truck, and through **Atlantic Specialty Insurance Company**.

- **Deductible:** \$1,000
- **Cost:** 3.9%
Physical Damage Example: \$50,000 value x 3.9%/12 (monthly .00325) = \$162.50 per month/ \$37.50 per week

Policy #794000268

- Comprehensive & Collision Coverage
- Towing is covered up to \$30,000 in a covered loss.
- Mechanical Breakdown towing is covered up to \$5,000 and labor up to \$500
 - \$250 Deductible
- Actual Cash Value or Stated Limit, whichever is less
- Windshield coverage is included, subject to \$0 deductible if repaired, and \$100 deductible if replaced.
- Please note some, but not all exclusions
 - Excludes Loss to Fuel or fluids
 - Excludes Loss caused by decomposed humans or animals.
 - Excludes Loss caused by fungus or mold.
 - Excludes Damage that results from loads that exceed a Trailer’s load/weight specifications.
 - Loss to covered truck/trailer if left unattended for 30 days.
 - Loss caused on frozen waterways.

SUPPLEMENTAL PROGRAM ENHANCEMENTS (Automatically Included)

- **Extended Repair Time due to covered truck being inoperable due to covered loss**
 - Waiting period – 15 days subsequent to the date of notification of the accident to Insurers ‘representatives (except theft which is 15th day after Covered Truck is located). Must also include authorization to repair.
 - Maximum - \$5,000 per month up to 180 days.
 - Subject to \$1,000 Deductible
 - In no event will indemnity accrue until the Named Insured gives written authorization for the Covered Truck to be repaired.
 - Coverage does not apply in event of total or constructive total loss.
- **Truck Rental Reimbursement Allowance**
 - Reimburse up to \$100 per day for up to 14 days for a replacement Truck rental of a Covered Truck is involved in a covered Loss and becomes inoperable.
- **Personal Contents**
 - Lesser of ACV, repair cost or replacement cost up to a \$5,000 Maximum with \$250 deductible. Property must be in the covered auto at the time of loss. Property not covered includes money,

firearms, jewelry, computers & animals. Please see complete list of excluded property. This coverage is excess of any other collectible insurance.

- **Lease/Loan Gap Coverage**

- If a covered truck and/or covered trailer is a total loss, we will pay the lesser of: (1) The outstanding financial obligation under a finance agreement for the covered truck and/or trailer at the time of loss, subject to the policy exclusions, or (2) the stated amount shown on the certificate of insurance. Some exclusions apply.

PHYSICAL DAMAGE FAQs

WHAT IS PHYSICAL DAMAGE INSURANCE?

Physical Damage covers the damages that occur to your Tractor in a Collision, as well damages that occur from any other source - wind, hail, fire, etc. This is called: "Comprehensive & Collision Coverage".

WHAT IS MY DEDUCTIBLE?

\$1,000

ARE TOWING EXPENSES COVERED?

Towing is covered up to \$30,000 when needed due to a covered loss under this policy. No coverage for mechanical breakdown or cargo spill. Towing will be to the nearest capable repair or holding facility.

I OWE MORE ON MY TRACTOR LOAN THAN IT IS PROBABLY WORTH. HOW MUCH SHOULD I INSURE IT FOR?

If you are 'upside down' on your loan-to-value, you can cover that 'Gap' under this policy. You just have to make sure that you insure your Tractor for your loan/lease value.

IF I GET INTO AN ACCIDENT, WILL I BE ABLE TO CALL IN A CLAIM RIGHT AWAY?

Yes – please contact Atlantic Specialty Insurance Company at **(866) 568-2233**.

IS MY WINDSHIELD COVERED UNDER THE PHYSICAL DAMAGE POLICY?

Windshield coverage is included, subject to \$0 deductible if repaired, and \$100 deductible if replaced.

WORK-INJURY COVERAGE

Overview & FAQ



OCCUPATIONAL ACCIDENT Insurance Overview

Effective: 3/1/22 – 3/1/23

As part of the requirements of your Contractor Operating Agreement with USA Truck, **you are required** to procure Occupational Accident or Workers' Compensation Insurance for you and any of your drivers. ICOA requirements are a minimum of \$1,000,000 Combined Single Limit. TrueNorth provides an Occupational Accident Insurance option through **Atlantic Specialty Insurance Company** which meets your requirements and is available to you via Settlement Deduction while you are leased to USA Truck. **You must be paid via 1099 to be eligible for Occupational Accident Insurance.**

- **Deductible:** \$0 per Occurrence
- **Cost:** \$25.85/driver per week (Includes Administration Fees)
 - **Policy # 216-002-442**

DESCRIPTION OF BENEFITS	OCCUPATIONAL	NON-OCCUPATIONAL
ACCIDENTAL DEATH (MAXIMUM)	\$250,000 PRINCIPAL SUM INCLUDING :	*\$25,000 PRINCIPAL SUM
SURVIVOR'S BENEFIT	*\$50,000 LUMP SUM *\$250,000 PRINCIPAL	N/A
ACCIDENTAL DISMEMBERMENT INCLUDING PARALYSIS BENEFITS	\$300,000*	*\$25,000
ACCIDENTAL MEDICAL EXPENSE	\$1,000,000 MAXIMUM BENEFIT AMOUNT (includes \$100,000 Lifetime CSL Hernia\Hemorrhoids)	\$10,000 LIFETIME MAXIMUM \$10,000 PER ACCIDENT
DENTAL MAXIMUM	INCLUDED	N/A \$1,000
COMMENCEMENT PERIOD DEDUCTIBLE	180 Days \$0	90 Days \$0
Maximum Benefit Period	104 WEEKS	52 WEEKS
TEMPORARY TOTAL DISABILITY	MAX \$700/WEEK/MIN \$125/WEEK	NOT COVERED
WAITING PERIOD DURATION-MAXIMUM BENEFIT PERIOD	7 DAYS **104 WEEKS TO AGE 70 52 WEEKS Age 70+	
COMMENCEMENT PERIOD Maximum Benefit Period –Hernia, Hemorrhoids, OCT	180 Days 10 WEEKS	
CONTINUOUS TOTAL DISABILITY*** WAITING PERIOD DURATION-MAXIMUM BENEFIT PERIOD	\$700 WEEKLY MAX/ \$50 MIN 104 WEEKS TO AGE 70	NOT COVERED
COMBINED SINGLE LIMIT AGGREGATE LIMIT OF LIABILITY	\$1,000,000 \$2,000,000	\$25,000 \$50,000

*AD&D benefits are reduced beginning at Age 75

**If an insured person sustains a covered injury at or after age 70, the maximum benefit period will be one year

***If an insured person sustains a covered injury after the insured person's normal Social Security retirement age, as determined by federal law, the insured person cannot qualify for Continuous Total Disability.

OCCUPATIONAL ACCIDENT FAQ

WHAT IS OCCUPATIONAL ACCIDENT COVERAGE?

Occupational accident insurance, often called Occ/Acc is an insurance product designed for Independent Contractors to provide coverage for medical expenses, loss of wages, and provide benefits resulting from a loss due to a work-related accident or injury.

WHAT TYPE OF COVERAGE DOES OCCUPATIONAL ACCIDENT INSURANCE PROVIDE?

1. There are three components of Occ/Acc:
 1. Accidental Death and Dismemberment:
 - A benefit paid monthly to the owner-operator or their beneficiaries in the event of the loss of use of certain body parts or their death.
 - Atlantic Specialty Insurance Company pays up to \$300,000
 2. Medical:
 - When a driver is involved in an accident requiring medical treatment the medical expense coverage will pay for the medical costs up to the limits of the policy for two years.
 - Atlantic Specialty Insurance Company pays up to \$1,000,000
 3. Disability
 - Temporary Total Disability:
 - Partial wage replacement benefit paid to the owner-operator in the event of an injury resulting in an inability for the owner-operator to work during the time they are recovering from the injury. – Maximum Benefit Period – 104 weeks
 - Continuous Total Disability (after Temporary Total Disability Period of 104 weeks):
 - Partial wage replacement benefit paid to the owner-operator in the event of an injury resulting in the complete inability for the owner-operator to work in their qualified occupation during the time they are recovering from the injury. – Maximum Benefit Period – up to Social Security Retirement Age
 - If an Insured Person sustains a Covered Injury after the Insured Person's normal Social Security retirement age, as determined by federal law, the Insured Person cannot qualify for Continuous Total Disability.

HOW ARE MY TEMPORARY TOTAL DISABILITY PAYMENTS CALCULATED?

Atlantic Specialty pays 70% of Average Weekly Wage For Owner/Operators:
AWW is Thirty-three percent (33%) of the gross income the Insured Person received in the prior year as shown in his or her federal income tax return with schedules or 1099's, divided by 52, regardless of his or her prior occupation. If the Insured Person worked less than fifty (50) weeks during the prior year, then thirty-three percent (33%) of the gross income received in the prior year as shown in his or her federal income tax return with schedules or 1099's, divided by the number of weeks worked, regardless of his or her prior occupation. The Insured Person will have to produce proof, which is satisfactory to OB, of the number of weeks worked, if he or she is claiming less than 50 weeks.

EX: $\$110,000(\text{after expenses}) \times 33\% = \$36,300 \times 70\% = 25,410 / 52 = \$488.65/\text{week}$

Atlantic Specialty pays 70% of Average Weekly Wage for Contract Drivers:
AWW is Seventy-five percent (75%) of the gross income the Insured Person received in the prior year as shown in his or her federal income tax return with schedules or 1099's, divided by 52, regardless of his or her prior occupation. If the Insured Person worked less than fifty (50) weeks

during the prior year, then seventy-five percent (75%) of the gross income received in the prior year as shown in his or her federal income tax return with schedules or 1099's, divided by the number of weeks worked, regardless of his or her prior occupation. The Insured Person will have to produce proof, which is satisfactory to OB, of the number of weeks worked, if he or she is claiming less than 50 weeks.

EX: $\$40,000 \times 75\% = \$30,000 \times 70\% = 21,000 / 52 = \$403.85/\text{week}$

HOW DO I FILE A CLAIM AND WHAT SHOULD I HAVE READILY AVAILABLE?

- In order to file a claim simply call Atlantic Specialty Insurance Company at 1-866-568-2233 ext: 1
- Be prepared to give your NAME, POLICY NUMBER (provided on your Certificate of Insurance), DATE OF ACCIDENT, MOTOR CARRIER LEASED TO, and a DESCRIPTION OF YOUR ACCIDENT AND INJURY to the adjustor.
- Once you report a claim an adjustor at Atlantic Specialty will be assigned to assist you in handling your claim.

I AM HAVING TROUBLE WITH ATLANTIC SPECIALTY'S CLAIMS HANDLING. WHO SHOULD I CALL?

- TrueNorth's Claims Advocates are here to assist you if you ever have a claim problem.
- Contact Jack Mann at TrueNorth 319-209-7144.

I WOULD LIKE A COPY OF MY OCCUPATIONAL ACCIDENT POLICY. WHERE CAN I GET THAT?

- Certificates of Insurance are sent to you via mail.
- If you would like a copy of your policy, please contact the CRA's at 877-490-0177

DEDUCTIBLE BUYBACK



DEDUCTIBLE BUYBACK

Coverage Overview

Policy Number: 794-000-268

As part of the requirements of your Independent Contractor Operating Agreement with USA Truck, **you are held responsible** for the following deductibles:

- Up to \$1,500 Liability (3rd party Personal Injury or Property Damage)
- Up to \$1,500 Cargo
- Up to \$500 Trailer Physical Damage
- Up to \$1,000 Tractor Physical Damage

\$4,500 Contractor Responsibility

In the event of a total loss, including damage to your own tractor, you could be on the hook for \$4,500!

Reduce your \$4,500 deductible exposure to a \$500 for a nominal cost!

- **Weekly Deduction for Deductible Buyback:** \$7.15 per week

HOW DOES THE DEDUCTIBLE BUYBACK POLICY WORK?

This is a **REIMBURSEMENT** policy. Payment will be made to the Insured after all deductibles have been paid.

DO I HAVE TO BE INVOLVED IN A TOTAL LOSS FOR COVERAGE TO APPLY?

No. Deductible Buyback Coverage can be applied to any loss in which you're held responsible for the deductible.

Example: You are at fault in an Auto Liability accident. You do damage to your tractor, a USA Company Trailer, and have loss of cargo. Without the Deductible Buyback, you would be responsible for:

- \$1,000.00 deductible on your tractor
- \$1,500.00 (max) for liability
- \$500.00 (max) for damage to USA trailer
- \$1,500.00 (max) for cargo loss

For a total of \$4,500.00 out of pocket expense (per accident).

By choosing the Deductible Buyback – in this same scenario, your max out of pocket would be \$500.00

IF I HAVE A CLAIM TO REPORT, WHO DO I CALL?

To report a Deductible Buyback claim, call Atlantic Specialty at: 866-568-2233.

PERSONAL PROTECTION

TRUECHOICES

Here are the benefits available to you through TrueChoices:



MAJOR & LIMITED MEDICAL

Affordable healthcare options with multiple plans to suit your specific needs.



DENTAL

Brushing and flossing your teeth are great ways to continue to keep your teeth and gums healthy on a day-to-day basis, but with the help of regular trips to the dentist, you can maintain the health of your mouth by preventing cavities and tooth decay.



VISION

With the help of vision coverage, you can offset the cost of yearly exams, glasses, and contacts - as well as discounted rates on surgery.



DISABILITY

TrueChoices disability options can provide much-needed financial security if the unthinkable happens.



LIFE INSURANCE

We have several options for you to choose from, and you can even purchase coverage for your spouse and your dependent children.



ACCIDENT INSURANCE & CRITICAL ILLNESS

Our plan offers coverage options to choose from for you and your family, in the event of a critical illness. We also offer 24/7 accident coverage in the event of an accident requiring immediate medical attention.



TRUECHOICES COVERAGE OVERVIEW

Monthly Rates

FIXED PAYMENT MEDICAL INSURANCE	MEMBER	MEMBER +SPOUSE	MEMBER +CHILDREN	MEMBER +FAMILY
PLAN OPTIONS				
Choice Plus	\$146.18	\$304.91	\$235.32	\$417.17
Choice Premier	\$232.47	\$487.67	\$374.46	\$668.43
Rates below include insurance and non-insurance products.				
Dental Plan	\$25.30	\$43.79	\$45.77	\$68.06
Vision Plan	\$6.93	\$13.23	\$13.86	\$21.37

Weekly Rates (Based upon 52 week deductions/year)*

FIXED PAYMENT MEDICAL INSURANCE	MEMBER	MEMBER +SPOUSE	MEMBER +CHILDREN	MEMBER +FAMILY
PLAN OPTIONS				
Choice Plus	\$33.73	\$70.36	\$54.30	\$96.27
Choice Premier	\$53.65	\$112.54	\$86.41	\$154.25
Rates below include insurance and non-insurance products.				
Dental Plan	\$5.84	\$10.11	\$10.56	\$15.71
Vision Plan	\$1.60	\$3.05	\$3.20	\$4.93

*These are standard TrueChoices rates. Please check with your Motor Carrier for your specific deduction schedule.

MAJOR MEDICAL FOR OWNER OPERATORS

Individual major medical options are available for affiliated owner operator through the nation's top major medical carriers. **PROGRAM HIGHLIGHTS INCLUDE:**

- Affordable Care Act compliant
- Several insurance providers
- Several deductibles and copays to choose from
- Solutions available in all states
- Customized solution to fit your budget
- You may be eligible for subsidy
- One-on-one consultation with an advisor
- Paperless enrollment process with an advisor to save you time and ease the process.

ENROLL TODAY! Call the TrueChoices Team at **(800) 877-9637**.

ABOUT US

Independent Advantage is designed exclusively for Owner Operators.

Our mission is to create an easier process for drivers to obtain personal and business coverage with no fuss. **Our mission is to help protect drivers, their families and their business on and off the road.**

COMPANY OVERVIEW

Independent Advantage is a driver insurance platform offered through TrueNorth® Companies, L.C.

TrueNorth is a risk management and insurance brokerage firm headquartered in Cedar Rapids, IA, with a nationally recognized Transportation industry focus. Our firm specializes in assisting transportation companies and their people with protecting and maximizing assets, resources and opportunities. We have developed the Independent Advantage platform exclusively for independent contractor drivers and their families.

BUSINESS COVERAGES FOR OWNER-OPERATORS

- Non-Trucking Liability Insurance
- Physical Damage Insurance
- Occupational Accident Insurance
- Bobtail Liability Insurance
- Trip Insurance
- Passenger Accident Insurance
- Deductible Buy-Back
- Gap Coverage
- Workers' Compensation
- Auto Liability Insurance
- Cargo Insurance
- Physical Damage
- General Liability

PERSONAL COVERAGES FOR OWNER-OPERATORS

- Health Insurance
- Critical Illness Insurance
- Disability Insurance
- Life Insurance
- Accident Insurance
- Dental Insurance
- Vision Insurance

Because we work with hundreds of motor carriers across the United States, **we know few carriers are able to offer Owner-Operators the business platform USA Truck can.** We're proud to be a preferred partner of USA Truck in providing comprehensive solutions to you, the Owner-Operator!

Thank you for being the backbone of the American economy. Everyone collectively benefits and shares in the opportunities and efficiencies created by your hard work and dedication.





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