



INDEPENDENT DRIVER INSURANCE SOLUTIONS

Proper insurance coverage is critical to protecting your business and independent drivers. Cottingham & Butler's Independent Driver program provides flexible insurance options that are managed by trucking experts. This exclusive carrier program provides the coverage independent drivers need from a partner they can trust. Cottingham & Butler's settlement deduction coverages include:

Flexible insurance options

- Occupational Accident
 - 8 different plans available with policy limits up to \$2,000,000
 - Up to \$2,000,000 in Medical Expense
 - Up to \$750 per week in Disability benefits
 - Up to \$300,000 in Accidental Death & Dismemberment benefits
 - Pays primary to any other insurance for medical expenses. Other insurers require owner operator's medical insurance to pay first, triggering owner operators to file work comp claims.
 - Plans available up to age 75
 - Non-occupational benefits included in the premium
- Contract Liability included for motor carrier at no additional cost
 - Contract Liability pays cost of defending (unlimited) and paying (up to \$5,000,000) workers compensation claims filed against motor carrier by covered owner operators
 - No state restrictions!!!
- Workers' Compensation available for
 - Motor Carrier
 - Individual Owner Operators
 - Fleet Owners
- Physical Damage for Owner Operators
 - 3 different plans available
 - "Flexible deductible" – owner operator picks their own deductible \$250-\$2,500
 - Glass coverage – \$100 deductible, or waived if repairs are less than \$100
 - No limit towing
 - Loan and Lease GAP available – pays unlimited difference in actual cash value and outstanding financial obligation. Only owner operators who need it pay for it! Additional 7% of premium.
 - Diminishing Deductible available – deductible reduced 25% each claim free year
- Non-Trucking Liability
 - \$500,000 or \$1,000,000 limits

CBCS HANDLES
CLAIMS FOR OVER

70,000

POWER UNITS ACROSS THE
TRANSPORTATION INDUSTRY

Expert Claims Management

CBCS is the exclusive third-party claims administrator (TPA) for the independent driver program. That means they work for you, to protect your company and your independent contractors.

National Association of Independent Truckers:

Over the years NAIT has established long-term partnerships with providers that share its dedication to the industry, and has worked with them to develop a comprehensive catalog of benefits to serve its members.

NAIT Benefits Include

- Fuel Discounts, Tire Discounts, & Emergency Breakdown Services
 - CDL Legal Assistance
- NAIT Wireless/Cellular Programs
 - Truck Tax Services
- Heavy-Duty Truck Parts Discounts
 - Identity Theft Protection
 - Car Rental Discounts