

Benefit Signup Guide for Occupational Accident Insurance



Features *(visit A4DD.org for more information)*

1. Protects delivery drivers in case of on-the-job injuries.
2. Pays medical expenses, lost income if you are disabled and cannot work, and a death benefit.
3. Choose from two Plans: “A” (better benefits) and “B” (see website for a comparison).
4. Full-time drivers are covered no matter what carrier you are driving for.
5. Part-Time driver discount (if you earn under \$275/week) but only if you are a member.

**SAMPLE HANDOUT
FOR DRIVERS**

What It Costs

1. Membership (required) costs \$5 for 30 days, then barely \$1 a week (\$59.00/yr. or \$39.00 /6 mo.)
2. Insurance – see table below. You can choose a weekly or monthly payment plan.
3. Pay with any major credit or debit card or using a bank account transfer (ACH).

Insurance Costs using SAMPLE CO’s Company Code *(compare options and select best for you)*

Light Vehicles*					*up to 15,000 lbs. (car/van/step/small truck)
Insurance Plan	‘Full-Time’ Drivers		‘Part-Time’ Drivers		Savings from Code
	Weekly Cost	Cost Paying Monthly	Weekly Cost	Cost Paying Monthly	
Plan A	\$18.33	\$17.31/week	\$13.26	\$12.23/week	16-17%
Plan B	\$16.72	\$15.69/week	\$12.10	\$11.08/week	16-18%

Heavy Vehicles*					*over 15,000 lbs. GVW (medium-heavy trucks)
Insurance Plan	‘Full-Time’ Drivers		‘Part-Time’ Drivers		Savings from Code
	Weekly Cost	Cost Paying Monthly	Weekly Cost	Cost Paying Monthly	
Plan A	\$19.95	\$18.92/week	\$14.18	\$13.15/week	16-17%
Plan B	\$18.10	\$16.85/week	\$12.80	\$11.77/week	16-18%

Get Insurance in 3 Easy Steps *(for detailed instructions see Member Resources > Member Help Center)*

1. **Join the Association** – go to www.A4DD.org and click “Driver Sign Up”.
 - a. Type in this **Contracting Company Code (CCC)**: **SAMPLE111** ←
 - b. Complete the membership form.
 - c. Pay association dues. You will be taken to a “Next Steps” screen.
2. **Enroll for Insurance**
 - a. From the Next Steps screen scroll down and click the “Occupational Accident Insurance” link. Or navigate to Member Benefits > Insurance > Occupational Accident > Learn More and Enroll.
 - b. Click “Apply Now”, complete the form, and pay your initial charge to cover the remainder of the month or week, depending on the payment plan you choose.
 - c. Your confirmation of coverage email will arrive once you are approved (by next business day).
3. **Certificate of Insurance** goes to your primary carrier automatically! Order more any time.