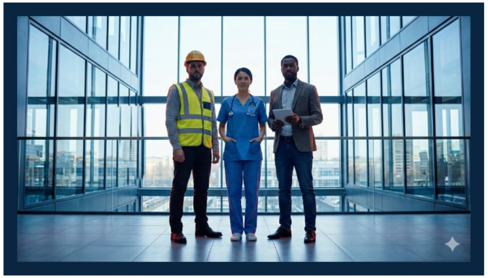

WORK INSURANCE

The Compliance Shield for Your 1099 Workforce

THE INVISIBLE RISK:

Most business owners operate under the dangerous myth that independent contractors (1099s) carry zero liability for the hiring entity. This is a catastrophic misunderstanding. The line between an ‘independent’ and an ’employee’ is razor-thin. One on-the-job injury to an uninsured contractor is often the ‘tripwire’ that triggers a Department of Labor or Workers’ Comp Board audit. The state doesn’t just look at the injured party; they look at your entire workforce. If they determine your contractors should have been classified as employees...years of back-dated Workers’ Comp premiums, unpaid unemployment taxes, and massive IRS penalties. A single accident turns it into a business-ending event

- Keeps 1099 injury claims separate from your business
- High-limit medical coverage ensures participants get care immediately
- Weekly Disability payments until age 65
- Over 200+ Class Codes Qualify

COVERAGE TIERS

Per Participant/Per Month

SELECT PLUS: $190

Medical: **$500,000**
Accidental Death: **$500,000**
Disability: **$500/wk**

SELECT ELITE: $215

Medical: **$1,000,000**
Accidental Death: **$500,000**
Disability: **$1,000/wk**

THE COMPLIANCE FIREWALL

Neutralize the threat of reclassification
Eliminate financial incentive for litigation
Protect your business