48State

THE INVISIBLE RISK:

Long-haul trucking carries the highest compliance risk in the transportation industry because every state line crossed creates a new legal jurisdiction. If an uninsured owner-operator suffers an injury in a state where they are not domiciled, you face a 'Jurisdictional Nightmare.'

In these scenarios, an injured driver—or their attorney—can often choose to file a claim in the state with the most aggressive benefits and worker-friendly laws, completely bypassing your signed contracts. This doesn't just lead to massive medical payouts; it often triggers a federal DOT or Department of Labor audit of your entire fleet. Our 48-State Premium plan provides a uniform, bulletproof layer of protection that travels with the truck. It ensures that no matter where an accident happens, the claim is handled under a specific Occupational Accident policy rather than hitting your corporate bottom line

Federal DOT Compliance: Specifically designed to satisfy the rigorous independent contractor standards required for interstate commerce

High-Limit Medical: Up to $1,000,000 in accident medical coverage ensures injured drivers get top-tier care immediately without suing you

Universal Acceptance: This coverage is recognized by the nation's largest brokers and freight forwarders, helping your drivers secure premium loads without insurance delays

COVERAGE TIERS

Per Driver/Helper-Per Month

SELECT PLUS: $160

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

SELECT ELITE: $180

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

OTR ADVANTAGE:

Nationwide Protection: Coverage across all 48 contiguous states
No "Radius" Restrictions: No matter how long the haul, the protection stays active
Occupational Only: Built specifically for the 1099 owner-operator model