

INDEPENDENT ADVANTAGE

POWERED
BY TRUENORTH

INDEPENDENT CONTRACTOR BUSINESS
& PERSONAL PROTECTION SERVICES



TRUE NORTH[®]
Insurance and Financial Strategies

WELCOME TO SUNTECK, INC.!

As an Independent Business Owner, you are constantly forced to make difficult decisions regarding the profitability of your Business. Recognizing this, Sunteck, Inc. 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 Sunteck Advantage Program Manager, TrueNorth[®] is proud to offer Business & Personal Insurance Coverage Options designed exclusively for Owner-Operators leased with Sunteck. The following options meet the Sunteck requirements set forth in your Contractor Operating Agreement and are available via Weekly Settlement Deduction:

- Non Trucking Liability Insurance*
- Work-Injury Insurance*
- Passenger Accident
- Physical Damage Insurance
- TrueChoices[®] – A Personal Benefits Program exclusively designed for Owner-Operators & Their Families

***Required by Sunteck, Inc. Contractor Operating Agreement**

Please contact the TrueNorth Contractor Risk Advocates if you have any questions:

(877) – 490-0177

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

NON-TRUCKING LIABILITY

As part of the requirements of the Contractor Operating Agreement with Sunteck, **Independent Contractors are required** to obtain Non-Trucking Liability Insurance.

TrueNorth provides a Non-Trucking Liability Insurance option which is available via Settlement Deduction while leased to Sunteck.

Deductible: \$0

Combined Single Limit: \$1,000,000

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 driving your truck for non-business purposes.

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

No. A true Bobtail policy is only active if there is no trailer or chassis attached to your truck. Non-Trucking coverage covers you while you are not in the business of trucking. This program offers Non-Trucking Liability Coverage.

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

Independent Contractors 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 Safety Qualifications Department.

PHYSICAL DAMAGE

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 provides a Settlement Deduction Physical Damage option available to Independent Contractors while leased to Sunteck.

- **Deductible: \$1,000 or \$2,500**
- **Comprehensive & Collision Coverage**
- **Loan & Lease GAP Coverage up to \$20,000**
- **Towing is covered up to \$20,000 in a covered loss. There is no coverage for mechanical breakdown.**

SUPPLEMENTAL PROGRAM ENHANCEMENTS (Automatically Included)

1. **Downtime or Rental Reimbursement**
2. **Personal Effects**
3. **Diminishing Deductible**
4. **Electronic Equipment**
5. **Tarps, Chains, and Binders**

OCCUPATIONAL ACCIDENT and PASSENGER ACCIDENT

As part of the requirements of the Contractor Operating Agreement with Sunteck, **Independent Contractors are required** to procure Occupational Accident or Workers' Compensation Insurance for themselves and any of their drivers. TrueNorth provides an Occupational Accident Insurance option which is available via Settlement Deduction while leased to Sunteck. **Independent Contractors must be paid via 1099 to be eligible for Occupational Accident Insurance.**

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.

- **Deductible:** \$0 per Occurrence

| OCCUPATIONAL ACCIDENT | OCCUPATIONAL | NON-OCCUPATIONAL | PASSENGER** (OPTIONAL) |
|---|---|---------------------------------|---|
| ACCIDENTAL DEATH (MAXIMUM) | \$300,000 PRINCIPAL SUM INCLUDING : | \$15,000 PRINCIPAL SUM | \$75,000 |
| SURVIVOR'S BENEFIT | \$50,000 LUMP SUM Up to \$250,000 PRINCIPAL | N/A | \$25,000 LUMP SUM Up to \$50,000 PRINCIPAL |
| ACCIDENTAL DISMEMBERMENT INCLUDING PARALYSIS BENEFITS & BURN | Up to \$300,000 | \$15,000 (Dismemberment Only) | Up to \$75,000 |
| <u>ACCIDENTAL MEDICAL EXPENSE</u> | \$1,000,000 MAXIMUM BENEFIT AMOUNT (includes \$50,000 Lifetime CSL OCT, Hernia, Hemorrhoids) | \$10,000 MAXIMUM BENEFIT AMOUNT | \$75,000 MAXIMUM BENEFIT AMOUNT |
| DENTAL SUBLIMIT | \$1,000 per ACCIDENT | \$1,000 per ACCIDENT | \$500 per ACCIDENT |
| COMMENCEMENT PERIOD | 90 DAYS | 90 DAYS | 90 DAYS |
| DEDUCTIBLE | \$0 | \$0 | \$0 |
| Maximum Benefit Period | 104 WEEKS | 104 WEEKS | 52 WEEKS |
| <u>TEMPORARY TOTAL DISABILITY</u> | MAX \$700/WEEK-MIN \$200/WEEK | NOT COVERED | NOT COVERED |
| COMMENCEMENT PERIOD | 90 DAYS | | |
| WAITING PERIOD | 7 DAYS RETROACTIVE | | |
| DURATION-MAXIMUM BENEFIT PERIOD | 104 WEEKS TO AGE 70 | | |
| Maximum Benefit Period –Hernia, Hemorrhoids, OCT | 10 WEEKS | | |
| <u>CONTINUOUS TOTAL DISABILITY</u> | \$700 WEEKLY MAX-\$200 MIN | NOT COVERED | NOT COVERED |
| WAITING PERIOD | 104 WEEKS | | |
| DURATION-MAXIMUM BENEFIT PERIOD | TO AGE 70 | | |
| <u>COMBINED SINGLE LIMIT</u> | | \$1,000,000 | |

***Drivers over 70 years of age must provide a long form DOT physical and MVR yearly to be approved for Occupational Accident coverage.**

****No benefits for children under 8 years of age for Passenger Accident coverage.**

TRUECHOICES COVERAGE

Established in 2003, TrueChoices was created specifically for the trucking industry to meet the needs of professional truck drivers. Individual medical options are available for affiliated owner operators through the nation's top medical carriers.

The TrueChoices platform offers:

Medical Plans (ACA Compliant & Limited Medical)
Dental
Vision

Group Disability
Group Term Life Insurance
Accident & Critical Illness Insurance

Major Medical 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

Why TrueChoices?

TrueChoices specializes in providing solutions for drivers in the trucking industry. Personal protection benefits for drivers and family members are important in protecting your business and financial security. We are constantly reviewing programs to make available to you and will communicate them to you as they become available.

What are you waiting for?

- All plans are guaranteed issue.
- No paperwork to complete.
- One phone number to call for questions, enrollment and customer service.

Should you have any questions regarding TrueChoices coverage, please call:

(800) 877-9637

WHO IS TRUENORTH?

- TrueNorth is a National Insurance & Financial Services firm located in Cedar Rapids, IA.
- Over the past few decades we've developed a **heavy specialization in the Transportation Industry**. Today, we are proud to be **partners with thousands of Motor Carriers across the United States**.
- **We embrace the Entrepreneurial Spirit!**
 - Our sole mission is helping motor carrier participants provide Owner-Operators with the necessary tools to help them maximize their independent businesses & protect their loved ones.
- **Over 40,000 Owner-Operators nationwide** leverage TrueNorth as a partner in their pursuit of financial success and independence.
- We take great pride in explaining the importance of insurance solutions, how it **potentially impacts your business and your family**, and taking the time to review your alternative options.

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 Sunteck can**. We're proud to be a preferred partner of Sunteck 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.

