



DAVIS & TOWLE INSURANCE GROUP

Independent Contractor Occupational Accident Insurance

Independent Contractor Occupational Accident Insurance is a cost-effective coverage designed for eligible League juried members participating in the LNHC Group who are not required to purchase Workers Compensation and may incur an injury as a result of an “on the job accident”. This coverage includes accident medical expense benefit limits up to \$1,000,000 and total disability weekly indemnity benefit limits up to \$500 per week for up to 104 weeks, survivor benefits and more.

IMPORTANT NOTE: Sole Proprietorships and Partnerships (self-employed persons) with no employees, and Corporations with three corporate officers and no employees other than the three officers are exempt from NH RSA 281-A, which mandates that businesses provide Workers Compensation coverage to their employees.

Occupational Accident Insurance provides on the job accident coverage for workers who are not eligible for, or elect not to purchase workers' compensation. This coverage is NOT a substitution for workers' compensation.

Limited Medical Benefit Coverage

Limited Medical Benefit Coverage (a reimbursement policy) is designed specifically for eligible members of the League juried members participating in the LNHC Group Insurance Program. This coverage provides specific, supplemental or limited health coverage, offering an affordable option for those who may not have access to, or be able to afford comprehensive medical insurance. It may also be an excellent supplement for those who have comprehensive medical plans with high plan deductibles, requiring significant out-of-pocket payments that may be supplemented by this plan. Benefits are paid directly to the insured person, independent of actual medical costs and regardless of other insurance.

Limited Medical Health Insurance provides specific, supplemental or limited health coverage that pays a lump-sum payment directly to covered Contractors for covered events. This coverage is NOT major medical insurance nor is it meant to replace basic health insurance or major medical coverage

Available to eligible juried members of



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