



Independent Contractor Occupational Accident Insurance

For a Vast Range of Freelancers and Consultants

Tens of thousands of healthcare specialists, graphic artists, office workers, technical consultants and instructors, artisans, franchise owners, and scores of other professionals increasingly are finding work as independent contractors. The trend arises from diverse organizations seeking to lower costs by reducing expenses. An on-the-job accident can have a serious impact on an independent contractor and his or her family. Independent Contractor Occupational Accident Insurance is part of an effective, affordable, reliable solution for organizations and independent contractors alike.*

Meet the Needs of a Host of Organizations

We offer coverage to a wide variety of contractors' affiliations and professional associations, with groups of ten or more independent contractors.** Many organizations that sponsor professional liability insurance programs for their members may also wish to consider Independent Contractor Occupational Accident Insurance.

Highly Valued, Customizable Coverage

Our Independent Contractor Occupational Accident Insurance features Accidental Death & Dismemberment (AD&D), with a variety of options to supplement the AD&D coverage.

Benefits that Meet Contractors' Needs

Particular groups can meet their coverage needs with:

- Accidental Death & Dismemberment (AD&D) Benefit
- Accident Medical Expense Benefit
- Paralysis Benefit
- Temporary Total Disability Benefit
- Continuous Total Disability Benefit

*Comprehensive Strength, Innovative Solutions*SM

Domestic Accident & Health Division

AIG **AIG Companies**SM

Independent Contractor Occupational Accident Insurance



Advantages for Organizations

The AIG CompaniesSM deliver the comprehensive strength, industry expertise, product breadth and underwriting flexibility to help tailor superior benefit and risk management solutions. Our Independent Contractor Occupational Accident Insurance offers high-quality, state-of-the-art coverage to help organizations contain costs and stand out against the competition. This plan may appeal to skilled, qualified professionals and encourage them to join and maintain membership in the sponsoring organization. And setting up a customized Independent Contractor Occupational Accident Insurance program couldn't be easier.

Learn More! Contact the Domestic Accident & Health Division Marketing Department

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* Independent Contractor Occupational Accident Insurance is not a substitute for Workers' Compensation coverage.

** This insurance is not appropriate for professionals without a sponsoring organization or association, those contracted to more than one organization, or for situations in which a ready method is not available for collecting and remitting premiums.

This brochure provides only brief descriptions of the coverages available. The Policies contain reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in each Policy. If there are any conflicts between this document and each Policy, the Policy shall govern. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, PA, with its principal place of business in New York, NY; American International Life Assurance Company of New York, with its principal place of business in New York, NY; and AIG Life Insurance Company (AIG Life), with its principal place of business in Wilmington, DE. AIG Life does not solicit business in New York.

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