



# **Extending Occupational Injury and Illness Coverage for Nonstandard Workers**

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**“Whether the ideal is yet attainable or not, it should be kept in view, and the effort should be made to secure every worker against the burden of industrial accidents, which is crushing if borne alone by the individual suffering it, but capable of distribution and an endurable adjustment by a proper system of compensation and insurance.”**

*John Mitchell*

*Chairman, New York State Industrial Commission*

*IAIABC 1919 Annual Convention*

# Industry-Specific/”Guild-Model” Solutions

## *The***BlackCar** **Fund**<sup>®</sup>

1. Within 210 days of the effective date of this article, the Fund shall secure the payment of *workers’ compensation to all black car operators* entitled thereto pursuant to this chapter by either: (a) self-insuring in accordance with §50(3) of the Workers’ Compensation Law and the rules promulgated by the board pursuant to such section or (b) purchasing workers’ compensation insurance covering, on a blanket basis, all black car operators who are the Fund’s employees pursuant to §2 of the Workers’ Compensation Law.

# Occupational Accident Insurance



Occupational Accident policies provide coverage for injuries that occur on-the-job for workers (generally independent contractors) excluded by workers' compensation.

# Occupational Accident Insurance



## Driver Injury Protection Program

MEDICAL: \$1 Million Coverage Limit

DISABILITY: Up to \$500 Weekly Income Replacement

DEATH: \$50,000 lump sum or \$1,500 monthly payout

# Disability Insurance



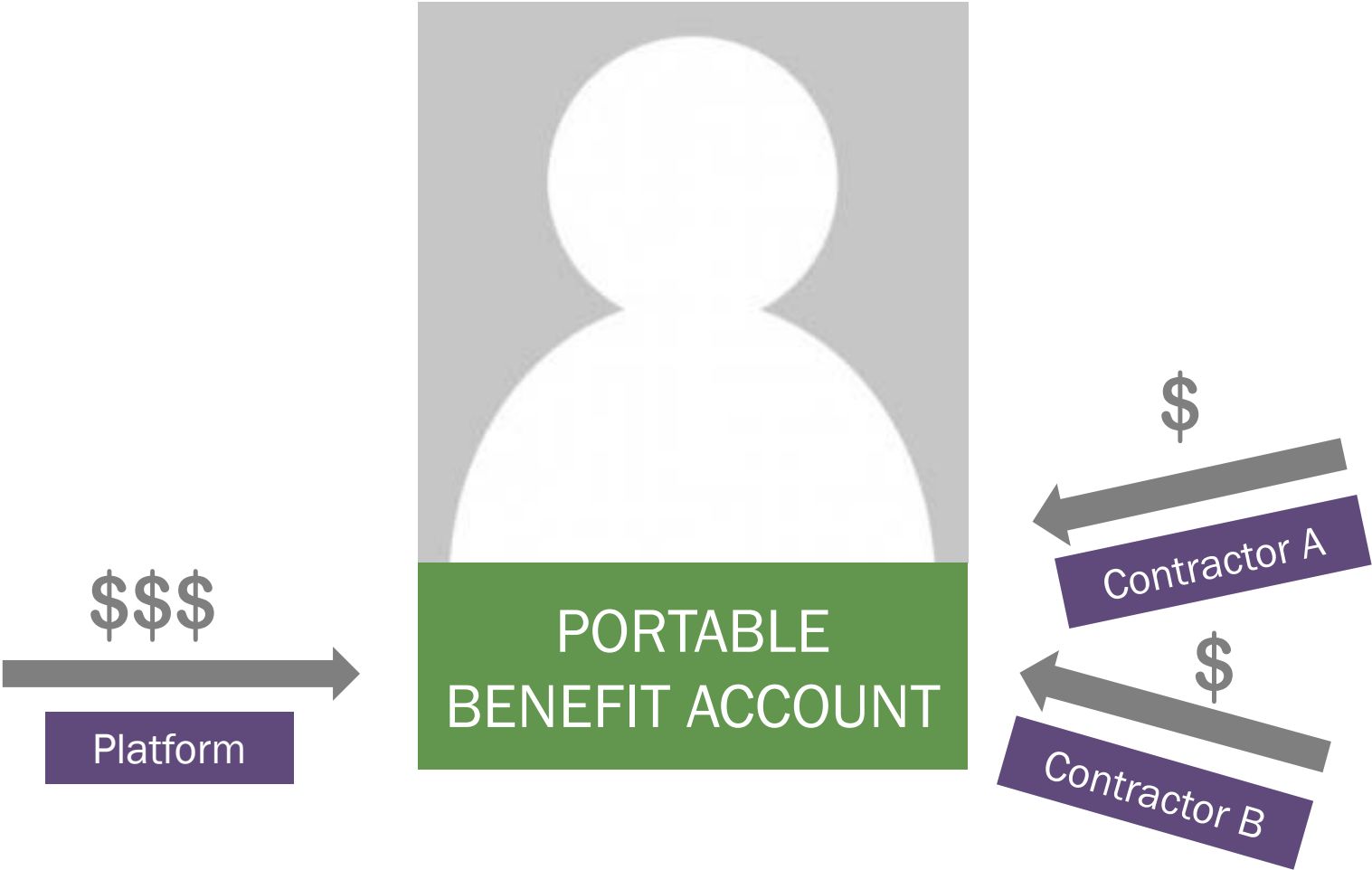
Disability Insurance policies provide income protection for an individual who is unable to work because of disability due to injury or illness.

# Disability Insurance

	% Weekly Wage	Weeks of Benefit	Maximum Benefit	Waiting Period
California	55%	52 Weeks	\$1,216	7 days
Rhode Island	60%	26 Weeks	\$831	7 days

California and Rhode Island administer public disability insurance programs that are 100% funded by 100% workers.

# Portable Benefits





# Policy Considerations



Universal Coverage



Standard Benefits



Financial  
Responsibility