

ShortStaf Occupational Accident Insurance

What is covered under an Occupational Accident Policy?

Occupational Accident is an insurance policy that insures independent contractors against covered injuries that happen in connection with the ShortStaf App. Occupational Accident provides benefits for medical expenses, disability, loss of life, survivor payments, dismemberment and paralysis for covered injuries directly caused by an occupational accident.

What Benefits are included with Occupational Accident?

For covered injuries, you and your family are protected in several important ways:

<u>Benefit Type</u>	<u>Benefit Amount</u>
Accident Medical Expense	up to a maximum of \$1,000,000
Temporary Total Disability	50% of Actual Wages Earned, up to a maximum of \$500 a week in on-demand services replacement earnings
Accidental Death	up to a maximum of \$50,000
Survivors Benefit	up to a maximum of \$150,000
Accidental Dismemberment	up to a maximum of \$200,000

<u>Benefit Descriptions</u>	
Accident Medical Expense	Subject to policy limits, covered injuries that require Physician treatment and/or medical services that include but are not limited to: physician services, inpatient hospital and ICU stays and services, prescription drugs, ambulance transportation, lab tests, radiology, therapy services, durable medical equipment, extended care facilities, and home health care.
Temporary Total Disability	If you become disabled from a covered injury within 90 days, you will receive weekly replacement earnings while you are unable to perform on-demand services for up to 2 years. The weekly replacement earnings is 50% of Average Weekly Earnings (based on on-demand services earnings), with a maximum weekly amount of \$500. Certain offsets may apply.
Accidental Death	A covered injury that results in death within 365 days will pay a lump sum payment to a maximum of \$10,000.
Survivors Benefit	If an Accidental Death Benefit is payable under the policy, your surviving spouse or dependent children will received benefits to a maximum monthly amount of \$900. The maximum total amount payable is \$90,000 in total payments.
Accidental Dismemberment	You will receive monthly benefits for specific covered injuries resulting in the loss of certain body parts. Benefits are paid monthly depending on the covered injury. The maximum monthly benefit is \$1,000, for up to \$100,000 in total payments.

Please note:

- Accidental Death, Survivors Benefit, Accidental Dismemberment and Paralysis benefits are reduced if you are age 65 or over.
- If you sustain a Covered Injury at or after age 70, the maximum period will be one (1) year for Temporary Total Disability benefits.

Am I covered under the Occupational Accident policy?

If you are a U.S. independent contractor who suffered an injury while performing an on-demand service on or after June 21st, 2021 you are covered under the policy.

I've already provided my services as an independent contractor on the ShortStaf Platform before the Occupational Accident Insurance launch date. Does Occupational Accident Insurance apply to me?

Yes. Beginning June 21st, 2021, all U.S. independent contractors using the ShortStaf app will be automatically covered by Occupational Accident Insurance. This policy does not retroactively provide coverage for covered injuries sustained in an accident prior to the aforementioned effective date.

Do I have to sign up or enroll to be covered?

No enrollment is required.

Do I need to pay for this coverage?

No. This coverage is being offered at no cost to the Independent Contractor. There are no premiums, deductibles, or co-pays.

I was injured while performing a job for a competing service; will this policy cover that?

No. This policy only covers independent contractors while performing an on-demand service on the ShortStaf App.

In the event that I get injured, how do I file a claim?

If you become injured while performing on-demand services when on the ShortStaf app, an Occupational Accident Insurance claim will need to be reported immediately. To file a claim, please use this link

<https://web.intactspecialty.com/efnol?uniqueId=cc2cb2ee-86bf-439e-8537-63c4b54543a9>

If your injuries require immediate medical attention, please go directly to the nearest hospital/urgent care center for medical treatment or call 911.

I'd like more information, who can I contact?

Feel free to reach out to Bunker and their licensed insurance advisors for more information or a copy of your coverage. They can be reached Monday-Friday, 8am-5pm Central

Chat online at www.buildbunker.com

Call their support team at 877-968-9108

Or email them at support@buildbunker.com

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