

ShortStaf Occupational Accident Insurance

What is covered under an Occupational Accident Policy?

The Occupational Accident policy is an insurance policy that insures eligible independent contractors against covered injuries that happen while performing on-demand services through the ShortStaf App. The Occupational Accident policy provides benefits for medical expenses, temporary total disability, continuous total disability, loss of life, survivor payments, dismemberment and paralysis for covered injuries directly caused by an accident on the job.

What Benefits are included with Occupational Accident?

<u>Benefit Type</u>	<u>Benefit Amount</u>
Accident Medical Expense	up to a maximum of \$500,000
Temporary Total Disability	50% of average weekly earnings, up to a maximum of \$500 a week in on-demand services replacement earnings
Continuous Total Disability	50% of average weekly earnings, up to a maximum of \$500 a week in on-demand services replacement earnings with a maximum benefit of \$200,000
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
Paralysis Benefit	up to a maximum of \$200,000

Benefit Descriptions

Accident Medical Expense	The policy will pay for medical services due to a covered injury that requires physician treatment including: physician services, inpatient hospital stays and services, prescription medicines or drugs, ambulance transportation, lab tests, radiology, therapy services, durable medical equipment rental, extended care facilities, and home health care.
Temporary Total Disability	The policy will pay a weekly benefit of 50% of your average weekly earnings, up to \$500 per week, for a covered injury that results in temporary total disability.
Continuous Total Disability	The policy will pay a weekly benefit of 50% of your average weekly earnings, up to \$500 per week, for continuous total disability that results from a temporary total disability.
Accidental Death	The policy will pay a lump sum for a covered injury that results in death.
Survivors Benefit	If an Accidental Death Benefit is payable under the policy, your surviving spouse or dependent children will receive benefits up to a maximum monthly amount.
Accidental Dismemberment	The policy will pay a monthly benefit for a covered injury that results in the loss of certain body parts.
Paralysis Benefit	The policy will pay a monthly benefit for a covered injury that results in paralysis, with the amount depending on the type of paralysis.

Please note:

- Accidental Death, Survivors Benefit, Accidental Dismemberment and Paralysis benefits are reduced if you are age 65 or over at the date of loss or benefit payment.
- If you sustain a covered injury at or after age 70, the maximum period will be one (1) year for Temporary Total Disability benefits.
- No Continuous Disability Benefit will be paid if you sustain a covered injury after your normal Social Security retirement age.
- All benefits are subject to applicable limits, commencement periods, exclusions, and conditions. Accident Medical Expense, Temporary Total Disability and Continuous Total Disability Benefits are also subject to maximum benefit periods.

Am I covered under the Occupational Accident policy?

If you are an eligible independent contractor, as defined by the policy, who suffered a covered injury while performing an on-demand service through the ShortStaf app on or after June 21, 2021, coverage is available to you.

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?

No. This policy does not retroactively provide coverage for injuries sustained in an accident before the date noted above.

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

No enrollment is required. You are automatically eligible for coverage as an eligible independent contractor when performing on-demand services through the ShortStaf app.

Do I need to pay for this coverage?

No. Occupational Accident coverage is being offered at no cost to eligible independent contractors while performing on-demand services through the ShortStaf app. 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. The occupational accident policy only covers eligible independent contractors while performing on-demand services through 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/efnl?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

NOTE: This page is for informational purposes only. All coverages are subject to the policy terms, conditions, limitations, and exclusions. If there is a conflict between the information shown here and the actual insurance policy, the policy will govern. The Occupational Accident policy is placed by Bunker and underwritten by Homeland Insurance Company of New York, an underwriting company of Intact Insurance Group USA LLC.