

Great American Insurance Company 301 E. 4th Street Cincinnati, OH 45202-4201 513.369.5000

Agency: Trinity Insurance Services LLC

623 W Main Street

Clarkson, KY 42726 888-391-0416

Policyholder: HEALTH SPECIAL RISK MASTER PROGRAM

880 Sibley Memorial Highway, Suite 101

Mendota Heights, MN 55118

Policy number: OA3940788

Rate Per Driver Per Month: \$145.00

OCCUPATIONAL ACCIDENT INSURANCE INDIVIDUAL OWNER-OPERATOR APPLICATION

I. SCHEDULE OF BENEFITS: (FOR OWNER-OPERATORS AGE 23 TO 65)

. SCHEDULE OF BENEFITS. (FOR OWNER-OPE	RATURS AGE 23 TO 03)	
DESCRIPTION OF BENEFITS	OCCUPATIONAL	NON-OCCUPATIONAL
ACCIDENTAL DEATH AND DISMEMBERMENT		
MAXIMUM BENEFIT AMOUNT	\$200,000 PRINCIPAL SUM	\$10,000 PRINCIPAL SUM
SURVIVOR'S BENEFIT (LUMP SUM)	((\$50,000 DEATH LUMP SUM) +	LUMP SUM
(=====)	\$1500 PER MONTH	
	UP TO 100 MONTHS)	
INCURRAL PERIOD	52 WEEKS INCLUDED IN	52 WEEKS INCLUDED IN
ACCIDENTAL DISMEMBERMENT – INCLUDING PARALYSIS	PRINCIPAL SUM	PRINCIPAL SUM
AND SEVERE BURN BENEFIT		
ACCIDENTAL MEDICAL EXPENSE	\$1,000,000 MAXIMUM	\$5,000 MAXIMUM
	BENEFIT AMOUNT	BENEFIT AMOUNT
COMMENCEMENT PERIOD	90 DAYS	90 DAYS
DEDUCTIBLE	\$ 0	\$0
INCURRAL PERIOD	104 WEEKS	52 WEEKS NOT
ACCIDENTAL DENTAL	\$1,000 PER INJURY/	COVERED
MAXIMUM BENEFIT AMOUNT	\$10,000 LIFETIME	
CHIROPRACTIC CARE, OCCUPATIONAL THERAPY,	NO SUB-LIMIT APPLIES	NO SUB-LIMIT APPLIES
PHYSICAL THERAPY		
TEMPORARY TOTAL DISABILITY	*\$450 MAX/ \$150 MIN PER WEEK	NOT COVERED
WAITING PERIOD	7 DAYS RETROACTIVE	
COMMENCEMENT PERIOD	90 DAYS	
DURATION-MAXIMUM BENEFIT PERIOD	104 WEEKS	
	*Subject to the lesser of: 70% of Average Weekly	
	Earnings or the Maximum Weekly Benefit Amount shown	
CONTINUOUS TOTAL DISABILITY	*\$450 MAX/ \$150 MIN PER WEEK	NOT COVERED
WAITING PERIOD	104 WEEKS	
DURATION-MAXIMUM BENEFIT PERIOD	UP TO SOCIAL SECURITY	
	RETIREMENT AGE**	
	*Subject to the lesser of: 70% of Average Weekly	
	Earnings or the Maximum Weekly Benefit Amount shown	
ADDITIONAL BENEFIT RIDERS:		
HERNIA OR HEMORRHOID OR OCCUPATIONAL DISEASE	\$10,000 PER INJURYSUBJECT TO A \$40,000 LIFET	IME MAXIMUM
OR CUMULATIVE TRAUMA	MAXIMUM BENEFIT PERIOD: 10 WEEKS	
CERTIFICATE COMBINED SINGLE LIMIT ANY ONE		
ACCIDENT AND AGGREGATE	\$1,000,000	

^{**}Social Security Retirement Age (SSRA) will vary depending upon the Owner-Operator's date of birth. If the Owner-Operator reaches his/her SSRA before satisfying the waiting period, he/she may not qualify for Continuous Total Disability Benefits.

This coverage is not Workers' Compensation Insurance or for any other purpose except occupational accidents (unless non-occupational benefits apply). This policy does not cover disease unless otherwise endorsed. The list of benefits is only a brief description of the actual coverages. Certain exclusions and limitations do apply. For complete details please refer to your policy. In the event of any conflict between the information listed here and the actual policy, the insurance policy will govern in all cases.

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2. DRIVER AND BENEFICIARY INFORMATION

Name:	DOB:		
Address:		City:	
State: Zip:	Home Phone:	Cell:	
Beneficiary Name:		Relationship:	
Indicate type of driver: Owner Operator		Date of Hire:	
Other, including an authorized passenger			
CDL Number:	Unit Number/VIN#:		
Commodity Hauled:			
Paid by: 1099 W-2	Contracted By:		
Motor Carrier Name & Address:			
Agent Name:		Agent Phone:	
Agent Address:			
coverage becomes effective when this application understand that I will no longer be eligible for cove terminates on the date the policy is terminated; or	has been received an erage upon my 65th bir I am no longer under	y the above listed Policyholder or Participating Motor Carrier. I understand that d approved by Great American Insurance Company or its authorized agent. I thday and that coverage will therefore cease. I further understand that coverage contract with the above mentioned motor carrier; or my premium is not paid. I also ct to underwriting guidelines in effect at termination of the above policy.	
Owner-Operator Signature		Date	
facility, insurance company or any other organizat to furnish such information or copies of records to shall be as valued as the original.	ion, institution or perso	hysician, medical practitioner, hospital, clinic or other medical or medically related on that has any records, including any medical history for the above named person nies association or its representatives. A photographic copy of this authorization	
Owner-Operator Signature		Date	

FLORIDA STATUTE 817.234(1)(b)

"Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree."

NEW MEXICO STATUTE 59A-16C-8

"Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties."

OHIO INSURANCE CODE 3999.21

"Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insured, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud."



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DESCRIPTION OF BENEFITS	OCCUPATIONAL	NON-OCCUPATIONAL		
ACCIDENTAL DEATH AND DISMEMBERMENT				
MAXIMUM BENEFIT AMOUNT	\$150,000 PRINCIPAL SUM	\$10,000 PRINCIPAL SUM		
SURVIVOR'S BENEFIT (LUMP SUM)	((\$25,000 DEATH LUMP SUM) +	LUMP SUM		
	\$1000 PER MONTH			
	UP TO 125 MONTHS)			
INCURRAL PERIOD	52 WEEKS INCLUDED IN	52 WEEKS INCLUDED IN		
ACCIDENTAL DISMEMBERMENT – INCLUDING PARALYSIS	PRINCIPAL SUM	PRINCIPAL SUM		
AND SEVERE BURN BENEFIT ACCIDENTAL MEDICAL EXPENSE	\$500,000 MAXIMUM	\$5,000 MAXIMUM		
ACCIDENTAL MILDICAL EXI ENGE	BENEFIT AMOUNT	BENEFIT AMOUNT		
COMMENCEMENT PERIOD	90 DAYS	90 DAYS		
DEDUCTIBLE	\$ 0	\$ 0		
INCURRAL PERIOD	104 WEEKS	52 WEEKS NOT		
ACCIDENTAL DENTAL	\$1,000 PER INJURY/	COVERED		
MAXIMUM BENEFIT AMOUNT	\$10,000 LIFETIME	NO OUR LIMIT ARRUSO		
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TEMPORARY TOTAL DISABILITY	*\$450 MAX/ \$150 MIN PER WEEK	NOT COVERED		
WAITING PERIOD	7 DAYS RETROACTIVE			
COMMENCEMENT PERIOD	90 DAYS			
DURATION-MAXIMUM BENEFIT PERIOD	104 WEEKS			
	*Subject to the lesser of: 70% of Average Weekly Earnings or the Maximum Weekly			
	Benefit Amount shown			
CONTINUOUS TOTAL DISABILITY	*\$450 MAX/ \$150 MIN PER WEEK	NOT COVERED		
WAITING PERIOD	104 WEEKS			
DURATION-MAXIMUM BENEFIT PERIOD	UP TO SOCIAL SECURITY			
	RETIREMENT AGE**			
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	Benefit Amount shown			
ADDITIONAL BENEFIT RIDERS:				
HERNIA OR HEMORRHOID OR OCCUPATIONAL DISEASE OR	\$10,000 PER INJURY SUBJECT TO A \$40,000 LIFETIME MAXIMUM			
CUMULATIVE TRAUMA	MAXIMUM BENEFIT PERIOD: 10 WEEKS			
CERTIFICATE COMBINED SINGLE LIMIT ANY ONE ACCIDENT	<u> </u>			
AND AGGREGATE	\$500,000			

This coverage is not Workers' Compensation Insurance or for any other purpose except occupational accidents (unless non-occupational benefits apply). This policy does not cover disease unless otherwise endorsed. The list of benefits is only a brief description of the actual coverages. Certain exclusions and limitations do apply. For complete details please refer to your policy. In the event of any conflict between the information listed here and the actual policy, the insurance policy will govern in all cases.

*Social Security Retirement Age (SSRA) will vary depending upon your date of birth. If you are to reach your SSRA before satisfying the waiting period, you may not qualify for Continuous Total Disability Benefits.

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2. DRIVER AND BENEFICIARY INFORMATION

Name:	DOB:		
Address:	City:		
State:Zip: Home Phone:	Cell:		
Beneficiary Name:	Relationship:		
Indicate type of driver: Owner Operator □	Date of Hire:		
Other, including an authorized passenger			
CDL Number:	Unit Number/VIN#:		
Commodity Hauled:			
Paid by: 1099 W-2 Contracted By:			
Motor Carrier Name & Address:			
	Agent Phone:		
Agent Address:			
accept preject properties The Occupational Accident insurance offered by the above coverage becomes effective when this application has been received and approve understand that I will no longer be eligible for coverage upon my 65th birthday and terminates on the date the policy is terminated; or I am no longer under contract wounderstand that coverage may be available on an individual policy subject to under	ed by Great American Insurance Company or its authorized agent. I If that coverage will therefore cease. I further understand that coverage with the above mentioned motor carrier; or my premium is not paid. I also		
Owner-Operator Signature	Date		
Medical Information Authorization: I hereby authorize any licensed physician, magazility, insurance company or any other organization, institution or person that has to furnish such information or copies of records to the insurance companies associated be as valued as the original.	s any records, including any medical history for the above named person		
Owner-Operator Signature	Date		

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Trinity Insurance Services LLC 623 W Main Street Clarkson KY 42726

Phone: 888-391-0416

Administered by: Health Special Risk, Inc.

880 Sibley Memorial Hwy. Suite 101

Mendota Heights, Minnesota 55118

Phone: 651.455.8889 Fax: 651.455.1877

Toll-Free: 866.910.0131

This brochure is only a brief description of coverage. The Policy, F32166(rev.7-02), contains certain exclusions and limitations. For complete details please refer to your policy. In the event of any conflict between the information listed here and the actual policy, the insurance policy will govern in all cases. The underwriting company is Great American Insurance Company In the event of any conflict between this brochure and the actual Policy, the Policy will govern in all cases. This coverage is not Workers' Compensation Insurance or for any other purpose except occupational accidents (unless non-occupational benefits apply). This policy does not cover disease unless otherwise endorsed.