

**TRUCKING**

# Texas Non-Subscriber Insurance Program

From Avant Underwriters



CONTACT

## Program Features

- Market Ratings: AM Best A- or better
- Available in Texas
- In-house Underwriting Authority
- In-house or Dedicated Claims Team
- Comprehensive & Contract Compliant Insurance Policies

## Market Appetite

- Trucking & Transportation
- Gig Economy
- Public Services

## Coverages Offered

- **Occupational Accident**
  - AD&D benefit: \$150K-\$500K
  - TTD & CTD Weekly Disability benefit: \$300-\$700
  - Accident Medical limit: \$300K-\$2M
  - Non-Occupation benefits: Available
  - Passenger Accident benefits: Available

### PLUS:

- ERISA Plan offered with Coverage
- Employee Injury Benefit Plan and Summary Plan Description (SPD)
- Notice to Employees Concerning Workers' Compensation (TDI)
- TDI DWC005 Form (Non-Subscription Notification form)
- **Employer's Liability**
  - For W2 Employees
  - \$1M per Accident/\$2M Aggregate
  - \$250K Legal Defense
- **Contingent Liability**
  - For 1099 Independent Contractor
  - \$1M per Accident/\$2M Aggregate
  - \$250K Legal Defense
  - Provides Cross State Exposure for TXNS EE's



**UNIFIED MARKETS. STREAMLINED ACCESS. STRONGER SERVICE.**

Leading transportation brands you know, under one platform: **SPG Transportation.**

As part of Specialty Program Group's long-term growth strategy, MOVER'S CHOICE, BizCHOICE Transportation, Avant Brokerage, and Avant Underwriters — are uniting under one platform: **SPG Transportation**.

## Why Choose Us

### Strong Relationships

With top-rated carrier partners, we secure exclusive coverage options and competitive pricing to help you stand out in the market.

### Niche Solutions

Our specialization in the trucking segment enables us to address diverse or hard-to-place risks, ensuring your clients always have compliant coverage.

### Expert Guidance

Rely on our 50+ years of specialty underwriting for strategic insights and hands-on-support - from quote to renewal - empowering you to grow and retain business.