

Passenger Accident Insurance



At Navigator Truck Insurance we understand that driver retention is a critical part of your business growth strategy. We want to do what we can to help! Passenger policies are an excellent way to encourage driver satisfaction while you continue to protect your business from the risk associated with allowing passengers to accompany your drivers.

Passenger Accident Insurance provides coverage for an authorized passenger while in or on a covered truck. If a passenger riding as a guest in a truck or motor carrier becomes injured in the event of an accident, the passenger can sue not only the trucking company, but the driver of the vehicle as well. This insurance provides accident medical benefits to authorized passengers who are injured while traveling with a driver operating a vehicle under the authority of the motor carrier.

Passenger Accident Insurance Includes

- Accidental Death Benefit
- Accidental Dismemberment Benefit
- Accident Medical Expense Benefit
- Emergency Evacuation with Family Travel Benefit
- Repatriation of Remains

Eligibility

Class 1: All guest passengers 18 years of age and over who accompany the drivers (employee drivers and/or independent contractors) while the driver is operating and under lease on authorized trips on behalf of the Policyholder and whose names are on file with the Policyholder.

Class 2: All guest passengers under the age of 18 and who accompany the drivers (employee drivers and/or independent contractors) while the driver is operating and under lease on authorized trips on behalf of the Policyholder and whose names are on file with the Policyholder.

The term "passenger" shall mean an individual riding as a passenger, who is neither an employee of the Policyholder nor one who is receiving remuneration or compensation of any kind for this activity. Hitchhikers, helpers, and co-drivers are not covered. Passengers must be wearing a seat belt.

Maximum Benefits Amount

Benefits	Plan 1	Plan 2	Plan 3
Accident Medical Expense	\$100,000	\$200,000	\$300,000
Dental Maximum	\$250 (per tooth per accident)	\$250 (per tooth per accident)	\$250 (per tooth per accident)
Deductible per Injury	\$0	\$0	\$0
Accidental Death	Class 1: \$100,000 Class 2: \$10,000	Class 1: \$200,000 Class 2: \$20,000	Class 1: \$300,000 Class 2: \$25,000
Accidental Dismemberment	Class 1: \$100,000 Class 2: \$10,000	Class 1: \$100,000 Class 2: \$10,000	Class 1: \$100,000 Class 2: \$10,000
Emergency Evacuation	\$100,000	\$100,000	\$100,000
Repatriation of Remains	\$50,000	\$50,000	\$50,000
Aggregate Limit	\$1,000,000	\$2,000,000	\$3,000,000

Annual Premium Rates

Rates may vary based on exposure and loss history.

Total Number of Drivers	Plan 1	Plan 2	Plan 3
1-50	\$500	\$785	\$1,000
51-100	\$735	\$1,175	\$1,565
101-200	\$1,470	\$2,315	\$3,130
201-300	\$2,450	\$3,855	\$5,215

Coverage features are summarized. Policy form and declarations must be consulted for a full description of applicable terms, conditions, exclusions and limits.

Customer Driven Insurance Solutions®

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