

Contingent Liability

Protecting Motor Carriers

Contingent Liability coverage provides a layer of protection by providing defense to the Motor Carrier when a qualified Independent Contractor attempts to collect Workers' Compensation benefits as an employee.

- We have the right and duty to provide legal defense of the Motor Carrier(s) listed as Named Insured against these claims.
- Should the driver be deemed an employee, we will provide benefits equivalent to those payable under the Workers' Compensation statutes and Employers Liability law.

Contingent Liability Insurance is not a substitute for Workers' Compensation insurance, and it will not satisfy compliance requirements for an employer to purchase a Workers' Compensation policy. Motor Carriers must sponsor a Great American Occupational Accident program to be eligible for Contingent Liability.

At-your-service claims handling

Great American's team of specialized claims handling professionals has years of experience in the industry and is dedicated to helping get drivers and their trucks back up and running as quickly as possible after an accident. We can be reached 24/7, and claims can be submitted via phone call or online.

Great American Insurance Group's roots go back to 1872 with the founding of its flagship company, Great American Insurance Company. Great American Insurance Company is rated "A+" (Superior) from the AM Best Company. You can count on us to provide trusted protection at every turn, mile after mile.

***In that moment when
the lines blur between
employees and
Independent Contractors,
we're here for you!***



Great American Insurance Group

301 E. Fourth St.
Cincinnati, OH 45202

800-643-7882

GreatAmericanTrucker.com

Great American
Insurance Company

115⁺ years
with an **A** or better
rating by
AM Best

for all the *great* you do[®]

Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, Great American Assurance Company, Great American Insurance Company of New York and Great American Spirit Insurance Company, authorized insurers in all 50 states and the DC and Great American E&S Insurance Company, an OH domiciled surplus lines insurance company, eligible to underwrite surplus lines insurance in all 50 states and the DC. The Great American Insurance Group eagle logo and the word marks Great American[®] and Great American Insurance Group[®] are registered service marks of Great American Insurance Company. © 2025 Great American Insurance Company. All rights reserved. 1800-8-TRU (04/25)


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