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, online or through our mobile app. More than 95% of contacts are made within 24 hours of first receiving a claim.*

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 A.M. Best Company (rating affirmed September 11, 2019). You can count on us to provide trusted protection at every turn, mile after mile.