

Buffer Layer Insurance

For Self-Insured Retention (SIR)/Large Deductible and Captive Workers Compensation Employer Groups

This is an Occupational Accident policy issued to businesses that qualify as Self-Insurers under Workers Compensation statutes governing SIR, Large Deductible or Captive programs. Our policy reimburses the Policyholder for losses associated with on-the-job accident injuries of its employees and is written on a non-admitted/surplus lines basis.

The Policyholder is responsible for all applicable statutory premium taxes and surcharges.

Features:

- Combined Single Limits available up to \$1,000,000 in excess of the attachment point.
- Attachment points as low as \$50,000
- Sunset and Commutation-5 years.
- Benefit periods up to 2 years
- Core Benefits
 - Accidental Death
 - Accidental Medical Expense
 - Temporary Total Disability
 - Permanent Total Disability
 - Major Permanent Partial Disability
 - Minor Permanent Partial Disability
- Optional Benefits: Per Person Limit
 - Aviation
 - Occupational Disease
 - Occupational Cumulative Trauma
 - Employers Liability

Underwriting Requirements:

- Completed Application
- 5 Years of Currently Valued Loss Runs
- Current Actuarial Report
- Details of all claims in excess of 50% of the requested attachment point



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