

# Insurance Requirements

Under the Independent Contractor Operating Agreement (ICOA), unladen liability and either occupational accident coverage or statutory workers compensation coverage are mandatory for each BCO. In connection with these requirements, several insurance programs described below are available exclusively for Landstar BCOs. Costs for coverage under these programs vary by state and elected coverage. BCOs may also satisfy these requirements with coverage from other acceptable insurance providers and as long as the policy from such other insurance provider meets with the requirements set forth in the ICOA.

**Unladen Liability** – Provides coverage for bodily injury and property damage a BCO might cause to third parties using the tractor under contract to Landstar when the tractor is not hauling a load or is bobtailing/deadheading. Coverage includes \$1,000,000 combined single limit for bodily injury and/or property damage. BCO may also choose to select or reject uninsured/underinsured motorist coverage and limits and personal injury protection coverages (program availability and options vary by state). If you require further information, please contact Gallagher Transportation Services at 800-435-0372.

**Contractor Protection Plan** – Occupational accident coverage with total policy limits ranging from \$1,000,000 to \$2,000,000 for owner-operators/independent contractors. Coverage includes occupational accident, non-occupational accident, death benefits, medical benefits, disability benefits and passenger coverage (program varies by state and not available in all states and benefit category sub-limits may be less than total policy limits). If you require further information, please contact Gallagher Transportation Services at 800-435-0372.

**BCO Fleet Workers Compensation Plan** – Statutory workers compensation coverage, including employer's liability coverage in an amount not less than \$100,000 (program varies by state and not available in Ohio, North Dakota, Washington and Wyoming). If statutory workers compensation coverage is required and the BCO does not participate in the Fleet Workers Compensation Plan (FWCP), coverage must be provided by licensed insurance carriers with acceptable coverage applicable in all states of operation. If you require further information, please contact Insurance Office of America (IOA) at 407-998-4268.

**Physical Damage** - Physical damage insurance is not required by Landstar, but is available to BCOs through Gallagher Transportation Services. Plans provide coverage for direct damage to insured tractors and insured trailers resulting from covered losses. If you require further information, please contact Gallagher Transportation Services at 800-435-0372.



**Landstar Recruiting**

800-435-4010

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