

# ic<sup>2</sup>

Independent Contractor Coverage



Available only to independent contractors under contract to  
**Louis J. Kennedy Trucking Company**  
d/b/a LJ Kennedy

[www.ic2online.com](http://www.ic2online.com)



**Baldwin & Lyons, Inc.**  
Protective Insurance Company

If you have any questions or would  
like additional information, please call  
Protective Insurance Company at (800) 626-8381.

[www.ic2online.com](http://www.ic2online.com)



**Protective**  
Insurance Company

## » Dear Independent Contractor:

Welcome to Protective Insurance Company's Independent Contractor Program. The ic<sup>2</sup> program offered by Protective is an online program that allows you to obtain a quote, enroll and make changes to your insurance coverage.

This program is only available to independent contractors under lease to a group sponsor. Under this fleet-sponsored program, your carrier will automatically deduct the amount of your premium from your settlement check.

By participating in this program, you enjoy low fleet rates not normally available to the individual. All coverages will stop if the group policyholder, the named insured, or Protective Insurance Company cancels the policy. Please refer to the policy for all terms and conditions regarding termination.

All claims will be handled by Protective Insurance Company. As a specialist in trucking insurance, we know the importance of fast, fair service. To report a claim, call (800) 231-6024 and ask for the Independent Contractor Claims Department or follow the automated instructions. Give your name, unit number, and all of the particulars of the accident or claim. You can also sign on to the ic<sup>2</sup> Web site at [www.ic2online.com](http://www.ic2online.com) to report your claim and a Protective representative will contact you.

## » The Program

### Occupational Accident:

Combined Single Limit	\$1,000,000
Medical	\$1,000,000 limit
Indemnity	\$700 weekly maximum \$650 weekly death maximum \$350,000 maximum death and dismemberment

### Non-Occupational Accident:

(Optional Coverage)  
\$10,000 medical, \$10,000 AD&D and \$10,000 CSL

### Non-Trucking Liability:

(Optional Coverage)  
\$1,000,000 limit

### Physical Damage:

(Optional Coverage)  
Coverage is limited to the lesser of actual cash value or stated value.  
Deductible - \$1,000

## » Enrollment *You can enroll in one of the following ways:*

- 1 Complete a paper application which can be obtained by contacting your Motor Carrier sponsoring this program. The completed application can be faxed to (317) 636-7372.
- 2 If your Motor Carrier has added your name to the Web site and provided you with a user ID, sign on to [www.ic2online.com](http://www.ic2online.com) using your user ID and password and follow the instructions provided.
- 3 Contact the Independent Contractor Department at Protective Insurance Company between the hours of 8:00 a.m. and 5:00 p.m. EST at (800) 626-8381 ext. 6412 to assist you with your enrollment.



[www.ic2online.com](http://www.ic2online.com)