

FAQ's from **INDEPENDENT CONTRACTORS** about accident insurance:

**When does my coverage start and stop?**

Coverage begins on the first day of a month or billing cycle. A full monthly premium or billing cycle premium has to be paid for any accident to be considered for payment.

**Do I have to take a physical?**

No you do not. The program features automatic enrollment.

**Once I fill out the application, am I covered?**

Filling out the enrollment application is just the beginning of initiating coverage. A full monthly premium or billing cycle premium will have to be received. Your premium is added to your newspaper billing invoice or deducted from your check disbursement. It is your responsibility to make sure the newspaper is doing this for you. They will then remit the premium to us.

**What is the difference between an injury and an accident?**

Accidents cause injuries but not every injury is the result of an accident. An accident is a defined as an "unforeseen external event causing bodily injury." If you fall on ice and fracture your leg it would be considered an accident. If you are throwing newspapers and feel a strain in your forearm or shoulder that would not be considered an accident.

**I have five routes, do I have to pay five premiums to be covered?**

You must only pay one premium to be covered for all routes.

**I have a hernia, is it covered?**

No. Hernia's in the wide realm of medical coverage is generally always excluded from "accident" policy coverage because they often times are medical conditions that surface after an extended period and are not reliably considered being caused by an accident.

**Is my automobile covered for an accident?**

The terms and conditions of this policy covers an individual only, not property or liability.

**Is my helper automatically covered or just my substitute?**

Your helper is NOT automatically covered. Your substitute is automatically covered only for the medical excess coverage. A substitute is covered while performing your contractual distribution obligations in your absence.

**What is the difference between a substitute and a helper?**

A substitute is an ***occasional*** replacement for you as the independent contractor of record. A substitute performs the tasks outlined in your Independent Contractor agreement in your ***absence***. A helper is someone who regularly helps you with distribution, rolling newspapers, inserting supplements or changing rack locations, etc.

**My District Manager did not give me any of the insurance information, where can I get it?**

Feel free to phone Wilson Gregory Agency at 717.730.9777 and ask for the information, or e-mail us at [info@wilsongregory.com](mailto:info@wilsongregory.com).