



Panther II Independent Contractor Insurance Program

9/1/2025 – 9/1/2026



The following insurance coverages are offered by Progressive Fleet and Zurich and meet the requirements set forth in your Panther II Transportation, Inc. Independent Contractor Operating Agreement. The cost will be deducted weekly from your settlement

- Unladen Liability Insurance* (Progressive Fleet)
- Physical Damage Insurance (Progressive Fleet)
- Occupational Accident Insurance** (Zurich)
- Passenger Accident Insurance (Zurich)

*Non-Trucking Liability Insurance is required coverage per your Independent Contractor Operating Agreement with Panther II Transportation, Inc. The unladen liability insurance coverage offered by Progressive satisfies this requirement.

** Occupational Accident or Workers' Compensation Insurance coverage is required per your Independent Contractor Operating Agreement with Panther II Transportation, Inc. Occupational Accident Insurance is a form of Work Injury Insurance designed for independent contractors or contract drivers paid by 1099.

Please note you are not required to purchase your insurance through this program. If you choose to obtain insurance from another insurer, you will need to provide a certificate of insurance as proof to Panther II Transportation, Inc. your insurance meets the requirements stipulated in your Independent Contractor Operating Agreement.

If you decide to purchase your insurance through this program and you have any questions about your insurance or need a copy of your policy or a certificate of insurance, please contact McGriff.

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Unladen Liability Insurance (Progressive Fleet)

As part of the requirements of your Independent Contractor Operating Agreement with Panther II Transportation, Inc., you have agreed to obtain Non-Trucking Liability Insurance (that includes a non-laden endorsement). This program provides an Unladen Liability Insurance option which meets the requirements and is available via settlement deduction while you are leased to Panther II Transportation, Inc.

What is Unladen Liability Insurance?

Unladen Liability Insurance covers your personal liability to the general public for Bodily Injury and Property Damage that you may cause in an accident while you are not transporting cargo.

Is Unladen Liability Insurance the same as “Bobtail Liability Insurance”?

No bobtail insurance and unladen insurance are not the same. A true Bobtail policy is only active if there is no trailer or chassis attached to your truck. Unladen coverage covers you while you are not transporting cargo for a motor carrier. This program offers Unladen Liability Coverage.

Physical Damage Insurance (Progressive Fleet)

Physical Damage Insurance covers damage to the Tractor, Straight Truck, or Van. Purchasing this coverage not only provides “good business practice,” it is usually a requirement of your equipment leasing or finance company.

Comprehensive & Collision Coverage \$2,500 Deductible

Limit: Actual Cash Value, Stated Value, or Repair Cost whichever is less

Supplemental Program Enhancements (Automatically Included)

1. Towing and Storage
Reasonable and Customary. \$25,000 Maximum Limit; \$0 Deductible
2. Downtime/Rental Reimbursement
Coverage for lost revenue due to a damaged power unit, up to \$750 per week/\$150 per day. This is subject to a 7-day waiting period, which begins once the insurer and the insured authorize repair. This is often applied to the rental of a power unit so you can continue generating revenue while your unit is being repaired.
3. Electronic Equipment
Coverage for repair or replacement of electronic equipment such as satellite communication equipment, antennas, tapes, records, discs or other similar devices used for audio, visual or data purposes. Subject to a \$5,000 maximum with \$250 deductible (\$500 deductible for loss due to theft).

Passenger Accident Insurance (Zurich)

This optional coverage covers passengers over 18 whom are authorized by Panther II Transportation, Inc. and who are not helpers or co-drivers.

Accidental Death & Dismemberment	\$300,000
Dental (Maximum Per Accident)	\$1,000
Overall Accidental Medical Expense Maximum Amount	\$500,000
Aggregate Limit	\$300,000

Occupational Accident Insurance (Zurich)

As part of the requirements of your Independent Contractor Operating Agreement with Panther II Transportation, Inc., you have agreed to obtain Occupational Accident or Workers' Compensation Insurance for everyone who drives your equipment. All participating drivers must be paid via 1099 to be eligible for Occupational Accident Insurance.

Benefit	Description Occupational Injuries	Description Non-Occupational Injuries
<input checked="" type="checkbox"/> Accidental Death Benefit:		
Principal Sum*	\$75,000	\$10,000
Commencement Period	365 days	365 days
<input checked="" type="checkbox"/> Survivor's Benefit:		
Principal Sum*	\$225,000	\$10,000
Monthly Benefit Percentage of Principal Sum	1.00%	10.00%
Monthly Benefit Amount	\$2,250	\$1,000
<input checked="" type="checkbox"/> Accidental Dismemberment Benefit:		
Principal Sum*	\$300,000	\$10,000
Commencement Period	365 days	365 days
<input checked="" type="checkbox"/> Accidental Paralysis Benefit:		
Principal Sum*	\$300,000	\$10,000
Commencement Period	365 days	365 days
<input checked="" type="checkbox"/> Accident Medical Expense Benefit:		
Commencement Period	90 days	90 days
Deductible Amount	\$0	\$0
Maximum Benefit Amount	\$1,000,000	\$10,000
Maximum Benefit Period	104 weeks	52 weeks
Dental Benefit Maximum	\$100,000	\$1,000
Physical, Occupational, or Work Hardening Therapies	To a maximum-combined 36 visits per surgery; or as authorized by Us	To a maximum-combined 36 visits per surgery; or as authorized by Us
Acupuncture Care and Chiropractic Care	\$1,000.00 per Injury	\$1,000.00 per Injury
Ambulance for Medically Necessary Services	1 round trip to and from a Hospital to a Maximum of \$10,000.00 per Accident	1 round trip to and from a Hospital to a Maximum of \$10,000.00 per Accident
Mental and Nervous or Depressive Condition	1 visit per day to a maximum of \$25.00 per visit and 20 visits per Accident	1 visit per day to a maximum of \$25.00 per visit and 20 visits per Accident
Hearing Aids or Hearing Examination	Up to an annual maximum limit of \$2,500.00	Up to an annual maximum limit of \$2,500.00
Eye Glasses or Contact Lenses	Up to an annual maximum limit of \$500.00	Up to an annual maximum limit of \$500.00



Panther II Independent Contractor Insurance Program Summary 9/1/2025 – 9/1/2026



Continued.

Benefit	Description Occupational Injuries	Description Non-Occupational Injuries
<input checked="" type="checkbox"/> Temporary Total Disability Benefit:		
Commencement Period	90 days	90 days
Waiting Period	7 days	14 days
Benefit Percentage	75%	75%
Minimum Weekly Benefit Amount	\$125	\$125
Maximum Weekly Benefit Amount	\$500	\$500
Maximum Benefit Period	156 weeks	13 weeks
<input checked="" type="checkbox"/> Continuous Total Disability Benefit:		
Waiting Period	equals Maximum Benefit Period for Temporary Total Disability	N/A
Benefit Percentage	75%	N/A
Minimum Weekly Benefit Amount	\$50	N/A
Maximum Weekly Benefit Amount	\$500	N/A
Maximum Benefit Amount	\$200,000	N/A
Maximum Benefit Period	Not beyond full Social Security retirement age	N/A
<input checked="" type="checkbox"/> Additional Benefits:		
Vocational Retraining Benefit	Refer to Rider	N/A
Limits of Liability:		
Combined Single Limit of Liability	\$1,000,000	\$15,000
Aggregate Limit of Liability	\$2,000,000	\$30,000
Sub Limits of Liability:		
Combined Single Limit of Liability for:		
Occupational Cumulative Trauma	\$50,000.00	N/A
Pre-Existing Condition	\$10,000.00	N/A



Panther II Independent Contractor Insurance Program 9/1/2025 – 9/1/2026



Coverage Details/Insurance Company	Policy No	First Call: Panther Claims # Accidents, Spills & Emergencies	Second Call: Ins Co Claims #
Unladen Liability Insurance			Limits: \$1,000,000 Deductible*: \$0
Progressive	OL 00011925	800.685.0657 x2 x4 x1	317.636.9800
Physical Damage			Limits: Lesser of ACV, Stated Value or Repair Cost Deductible*: \$2,500
Progressive	OL 00011925	800.685.0657 x2 x4 x1	317.636.9800
Occupational Accident			Limits: \$1,000,000 Deductible*: \$0
Zurich	OCA 376060624	800.685.0657 x2 x4 x1	800.987.3373
Passenger Accident			Limits: \$300,000 Deductible*: \$0
Zurich -Approved by Panther and over 18 yrs old	OPA5564053	800.685.0657 x2 x4 x1	800.987.3373

*Please note, you still may have financial liabilities to Panther II Transportation, Inc.



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