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## Owner Operator Program Special Rate For Horizon

**Non-Trucking Liability - \$1,000,000 Coverage** - Our coverage is especially designed for the owner operator who:

- Special Negotiated Rate For Horizon Drivers Only = \$40 per month
- Is permanently leased to a motor carrier
- Provides \$1,000,000 bodily injury & property damage coverage when O/O is not under dispatch
- Includes personal usage; thereby eliminating the need for coverage under a personal policy

**Physical Damage** - Provides Actual Cash Value coverage to the insured vehicle for:

- Coverage for comprehensive (fire, theft, glass breakage) and collision
- Deductible is \$1,000 for comprehensive and \$1,000 for collision
- Glass breakage claims allows 1 claim per year with NO deductible
- Premium examples: \$20,000 vehicle = \$98 per month with clean MVRs  
\$30,000 vehicle = \$122 per month with clean MVRs

**Passenger Accident** - Coverage available for passengers who are not listed on the policy

- Premium is \$60 per year per vehicle
- \$75,000 medical coverage per passenger
- Passengers must be over 11 years old to be covered

**Occupational Accident Coverage** - Provides owner operators coverage for work related injuries

- Various levels of coverage available
- Premiums range from \$99 to \$129 per month

### Criteria

- Over 23 years old
- Acceptable driving records include
  - ⇒ 2 minor violations in 5 years (speed under 15 mph, traffic signal)
  - ⇒ 1 serious violation in 5 years (following too close, speed 15-20 mph)
  - ⇒ No reckless operation, DUI, Hit/Run