



Did You Know?

We Offer 6 Lines of Coverage to Protect Your Business & Your Independent Contractors.

At ICMIS, we understand that protecting your independent contractors (ICs) is crucial to safeguarding your business. That's why we offer a comprehensive suite of insurance coverages tailored to meet the needs of both you and your ICs.

Insurance coverage designed to ensure everyone is protected.

Contingent Liability (CL)

Protects your business in case an independent contractor is misclassified and deemed an employee by a court.

Why It Matters: Misclassification lawsuits can be costly. Contingent Liability provides financial protection in the event of an unfavorable court ruling. Defense costs are also included.

Motor Truck Cargo (MTC)

Provides protection for the cargo of others in the care, custody and control of your IC.

Example: An IC transporting medical supplies gets into an accident, damaging the shipment. Motor Truck Cargo insurance would cover the value of the damaged goods if found legally liable, protecting the IC from hefty costs.

Under Dispatch (UD)

Covers third-party property damage or bodily injury while an IC is actively engaged in dispatch duties, offering protection during work-related auto accidents.

Example: IC's vehicle skids on ice and crashes into a storefront while under dispatch. UD insurance would cover the repair costs if found legally liable for the store damage, as well as any injuries to third parties.

General Liability (GL)

Covers claims of bodily injury, property damage, and other liabilities that arise during an IC's work.

Example: An IC installs a washer/dryer and upon entering the home, scratches hardwood floors. GL would pay to repair or replace the hardwood floors if found legally liable.

Occupational Accident (OA)

Provides benefits to ICs for work-related injuries or accidental death, covering medical expenses and lost wages.

Example: While making a delivery, an IC slips and falls, breaking their arm. Occupational Accident insurance covers medical bills and provides income replacement during recovery.

Workers' Compensation (WC)

Ensures that employees paid via W2 are covered under your Workers' Compensation policy in the event of a work-related injury.

Why It Matters: This coverage offers peace of mind, protecting your business and ICs from the financial fallout of workplace injuries and is statutorily required in most states.



Courtney Kendall, ASLI, TRS, TRIP, AIS, CLCS
Insurance Sales Director, ICM Insurance Services LLC

courtney.kendall@insureicm.com

CA License #: 0M17412

765.714.5105

We protect your business and your contractors.

These 6 lines of coverage are designed to protect your business from risks, liabilities, and unforeseen incidents. By working with ICMIS, you can ensure both your business and your ICs are protected, allowing everyone to focus on what they do best.