



NATIONAL TRUCK
UNDERWRITING
MANAGERS, INC.

**New
Program!**

ADDED PROTECTION. GREATER PEACE OF MIND.

National Truck Underwriting Managers now offers **disability, accident, life, hospital** and **critical illness insurance** products for your trucking clients!

Statistics show that heavy and tractor-trailer truck drivers suffered the second highest number of "days away from work" due to injury and illness of all worker classifications in 2007. Even more alarming: the fatality rate for truck drivers and driver/sales workers and was 7 times greater than the average fatality rate for all workers in the U.S.¹

Now you can offer your trucking customers comprehensive personal insurance that will help protect their families—and income—in the event of serious injury, illness or death. National Truck Underwriting has partnered with Colonial Life Insurance Company (A.M. Best's A- rating) to bring your customers (and you and your employees) these quality supplemental insurance products:

DISABILITY INSURANCE

This award-winning coverage replaces a portion of your customer's income if they become disabled due to a covered accident or covered sickness. They can use the benefits to help pay for:

- Mortgage or rent payments
- Utility bills and other household expenses
- Food, clothing and other necessities
- Co-payments
- Medical costs not covered under other plans
- Travel and lodging for treatment
- Policy is GUARANTEED ISSUE (regardless of answers to health questions) if enough people buy coverage*

ACCIDENT INSURANCE

This coverage protection will help offset the direct and indirect expenses resulting from an accident such as co-payments, deductibles and other costs not covered by traditional health plans. Some Colonial Life Accident policies are also available to spouses, children, and adult dependents of employees.

LIFE INSURANCE

This can be a valuable complement to employer-provided life coverage, which may not offer enough protection. Colonial Life's term, universal and whole life plans can help employees enhance their protection to meet their individual needs. These plans are portable, so employees can take their coverage with them if they change jobs or retire.

HOSPITAL CONFINEMENT INDEMNITY INSURANCE

Helps fill the gaps which can be financially devastating when unexpected health care expenses occur. Offers a solution to help manage those costs and cover the gaps with additional protection that targets high priced claims areas.

CANCER & CRITICAL ILLNESS

This coverage provides a lump-sum benefit (\$50,000 maximum for employees) for each covered person diagnosed with a covered critical illness.



NATIONAL TRUCK
UNDERWRITING
MANAGERS, INC.
www.ntuminc.com

Colonial Life
Making benefits count.

**EARN
20% COMMISSION!
ON AVERAGE**

Boost your agency's earnings and account retention—with minimal effort!

Colonial Life offers a large team of enrollers who will work **directly** with your clients to explain and set up the program. A toll-free call center handles member questions too—so you can stay focused on writing more business.

- ✓ **An ideal way for employers to offer additional employee benefits at no cost to the company**
- ✓ Both employee drivers and owner/operators qualify (*Maintenance shop and office staff can also enroll!*)
- ✓ Program is also available for you and your employees
- ✓ Premiums can be paid through payroll deduction
- ✓ Benefits are paid regardless of other insurance
- ✓ Benefits are portable even if member changes jobs or retires—an attractive feature for both employers and employees

Get started TODAY!

Call or email Tom Platt at

(866) 211-5404

tom.platt@ntuminc.com

¹ United States Department of Labor - Bureau of Labor Statistics

* Guaranteed issue is available if enough employees participate, and the pre-existing conditions requirement still applies. If the participation requirement is not met, applicants may qualify for coverage based on standard underwriting guidelines.

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company. Policies have exclusions and limitations that may affect benefits payable. For cost and complete details, please see your Colonial Life benefits representative. Policies or provisions may vary or be unavailable in some states.