



Inmate Work Crew Insurance

Accidents can happen in a split second when operating heavy equipment, running chainsaws, or working along a busy roadway. Inmate trustees receive training and must adhere to strict safety protocols; however, these measures do not preclude them from unexpected accidents resulting in severe injury or death.



An Accidental Death & Dismemberment (AD&D) policy will provide coverage if a trustee is injured or killed while performing their assigned duties outside the jail's walls. The insured entity will receive a lump-sum payment if the inmate is killed in a covered accident. Optional enhancements include a medical expense benefit that can assist the entity with charges resulting from a covered accident



Coverage Highlights

- Accidental Death & Dismemberment:
 - Principal Sum: Starting at \$10k
- Optional Medical Expense Benefits:
 - Benefit Maximum: \$25k - \$100k
 - Deductible: As low as \$0.00
 - Dental (injury only): \$250 per tooth

Claim Examples:

- Laceration while operating a chainsaw
- Hit by a vehicle while holding stop sign
- Bit by a rattlesnake while clearing brush
- Slip and fall resulting in a broken leg
- Brain injury after falling off of a ladder



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