

Certain Underwriters at Lloyd's
Facilitating Courier Company: **GoShare, Inc.**
Dates: May 1, 2025 – May 1, 2026

Independent Contractor Occupational Accident Insurance Benefits

OCCUPATIONAL BENEFITS	LIMITS
ACCIDENTAL DEATH BENEFIT	
Principal Sum	\$50,000
Incurral Period (from date of Injury)	365 days
SURVIVOR'S BENEFIT	
Principal Sum	\$200,000
Monthly Benefit Amount	\$2,000 up to 100 months
ACCIDENTAL DISMEMBERMENT	
Principal Sum	\$250,000
Incurral Period	365 days
TEMPORARY TOTAL DISABILITY	
Participating Percentage	70% of weekly earnings up to
Maximum Weekly Benefit Amount	\$500/week, \$125 min
Maximum Benefit Period	104 weeks
Waiting Period	7 days (retro after 8 days)
Commencement Period (from date of Injury)	90 days
Maximum Disability Benefit	\$300,000
PERMANENT TOTAL DISABILITY	
Participating Percentage	70% of weekly earnings up to
Maximum Weekly Benefit Amount	\$500/week, \$125 min
Maximum Benefit Period	To age 70
Maximum Disability Benefit	\$300,000
ACCIDENT MEDICAL EXPENSE	
Deductible Amount	None
Maximum Benefit Period	104 weeks
Maximum Benefit Amount	\$1,000,000
Commencement Period (from date of Injury)	90 days
Dental Benefit	Included in the Accident Medical Expense Benefit
Hemorrhoids	Limited to lifetime benefit of \$10,000
Hernia	Limited to lifetime benefit of \$10,000
Pre-existing Condition Rider	\$25,000
Seat Belt and Air Bag Rider	\$25,000
Severe Burn Benefit Rider	\$25,000
Waiver of Premium Endorsement	Yes
Occupational Cumulative Trauma	\$25,000
Advance Payment Rider	60% of the TTD Benefit
Repatriation of Remains	\$15,000
COMBINED SINGLE LIMIT	\$1,000,000
AGGREGATE LIMIT OF LIABILITY	\$2,000,000

**Independent Contractor Occupational Accident Insurance Benefits
(CONTINUED)**

NON-OCCUPATIONAL BENEFITS	LIMITS
ACCIDENTAL DEATH & DISMEMBERMENT	
Principal Sum	\$15,000
Incurral Period	365 days
Maximum Accidental Death Benefit	\$15,000
DISABILITY	
Benefit	70% of weekly earnings up to \$500/week, \$125 min
Maximum Benefit	Up to \$15,000
ACCIDENT MEDICAL EXPENSE	
Deductible Amount	None
Maximum Benefit Period	52 weeks
Maximum Benefit Amount	\$15,000
Commencement Period (from date of Injury)	90 days
Dental Benefit	Included in Accident Medical Expense Benefit
COMBINED SINGLE LIMIT	\$15,000
AGGREGATE LIMIT OF LIABILITY	\$30,000

Reduction of Benefits Table, The amount payable for any AD&D loss will be reduced when an Assured Person is age seventy (70) or older. The AD&D amount payable will be reduced by the applicable percentage shown in the following table:

AGE ON DATE OF ACCIDENT AMOUNT OF REDUCTION

70 – 74	35%
75 – 79	55%
80 – 84	70%
85 and Older	85%