

**Texas Chamber
Occupational Shield
“Plan 1”**

**Texas Chamber
Workplace Protector
“Plan 2”**

**Texas Chamber
Primary Protector
“Plan 3”**

- Benefit period = 104 weeks; 156 week optional
- AD&D schedule = \$100,000 graded
- First covered medical expenses must incur within 90 days of occurrence
- Successive periods of disability from same cause are paid if separated by one full day at work
- ALAE is paid, does not apply to SIR requirement and is not applied to limits on dec page
- Defense is included, first dollar, not subject to SIR and not subject to limits on dec page (unlimited defense)

- Benefit period = 52 weeks (medical & lost time – disability)
- AD&D schedule will be a % of the dec page limits
- First covered medical expense must incur within 30 days of occurrence
- Deleted – Successive periods not covered
- ALAE paid, does not apply to SIR and is applied against limits of dec page
- Defense included, subject to SIR and applied towards limits on dec page

- Benefit period = 52 weeks (medical & lost time – disability)
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- Manual limits of liability = \$1,000,000 CSL
- Covers heart attack, etc. if direct result of covered occurrence
- Covers mental stress if direct result of covered occurrence
- Does not exclude Acts of God
- Does not exclude loss due to exposure to silicon, silicate, dust, radon, lead, benzene or mercury
- Does not exclude loss due to pre existing conditions
- Does not exclude loss due to underlying sickness, including diabetes
- Current PRIS claims re-pricing is mandatory

- Limits of \$250,000; \$500,000 and \$1,000,000 available
- Excludes heart attack in entirety
- Excludes mental stress in entirety
- Excludes Acts of God
- Excludes loss due to exposure to silicon, silicate, dust, radon, lead, benzene or mercury
- Excludes loss due to pre existing conditions
- Excludes loss due to underlying sickness, including diabetes
- PRIS re-pricing mandatory

- Limits of \$25,000; \$50,000; \$100,000; available
- Excludes heart attack in entirety
- Excludes mental stress in entirety
- Excludes Acts of God
- Excludes loss due to exposure to silicon, silicate, dust, radon, lead, benzene or mercury
- Excludes loss due to pre existing conditions
- Excludes loss due to underlying sickness, including diabetes
- PRIS re-pricing mandatory

● Sunset Clause = 180 days

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