

INDIANA BENEFITS DEDUCTIBLE OFFERING DISCLOSURE

Indiana law permits you to select workers' compensation coverage that includes a deductible with co-insurance or without co-insurance as an option to no deductible. You are not required to select a deductible option. We are required by Indiana regulations to provide our deductible options to you. If you select a deductible option you must advise your agent of your selection prior to the binding of coverage or renewal of your policy.

If you do select a deductible, you may choose only one deductible amount.

For deductibles without co-insurance we will pay the deductible amount for you and you will promptly reimburse us for any amounts so paid.

For deductibles with co-insurance we shall pay the full cost of the claim. We shall then seek reimbursement from the insured employer for its portion of the liability following closing of the claim or when twenty percent (20%) of the benefits paid exceed four thousand two hundred dollars (\$4,200).

These offers are contingent on your ability to promptly reimburse any and all deductible or co-insurance amounts that we pay on your behalf. If we determine that you are not able to promptly and fully reimburse deductible amounts when due, your policy will not include a deductible option. We will advise you in writing and identify the source of the information on which the decision was based, when a decision not to include the deductible option on your policy results from a credit investigation.

Deductible or co-insurance reimbursement invoices are paid online monthly through our Customer Portal. You may also view your claims activity, adjuster notes, claim payments, and claim reserves via the Customer Portal. Failure to fully reimburse us for deductible amounts paid on your behalf and when due, will result in the cancellation of your policy, in accordance with applicable policy provisions and notwithstanding any Indiana insurance law to the contrary.

PLEASE REVIEW THE DEDUCTIBLE OFFERINGS AND ADVISE YOUR AGENT OF YOUR DEDUCTIBLE SELECTION PRIOR TO THE BINDING OF COVERAGE OR RENEWAL OF YOUR POLICY. YOU ARE NOT REQUIRED TO MAKE AN ELECTION OR RESPOND IF YOU DO NOT WISH A DEDUCTIBLE TO APPLY TO YOUR POLICY.

\$0 deductible with co-insurance medical only losses benefits per claim for bodily injury by accident or disease, or

\$500 deductible with co-insurance medical only losses benefits per claim for bodily injury by accident or disease, or

\$500 deductible without co-insurance medical only losses benefits per claim for bodily injury by accident or disease, or

\$1,000 deductible with co-insurance medical only losses benefits per claim for bodily injury by accident or disease, or

\$1,000 deductible without co-insurance medical only losses benefits per claim for bodily injury by accident or disease, or

\$1,500 deductible with co-insurance medical only losses benefits per claim for bodily injury by accident or disease, or

\$1,500 deductible without co-insurance medical only losses benefits per claim for bodily injury by accident or disease, or

\$2,000 deductible with co-insurance medical only losses benefits per claim for bodily injury by accident or disease, or

\$2,000 deductible without co-insurance medical only losses benefits per claim for bodily injury by accident or disease, or

\$2,500 deductible with co-insurance medical only losses benefits per claim for bodily injury by accident or disease, or

\$2,500 deductible without co-insurance medical only losses benefits per claim for bodily injury by accident or disease, or

\$3,000 deductible with co-insurance medical only losses benefits per claim for bodily injury by accident or disease, or

\$3,000 deductible without co-insurance medical only losses benefits per claim for bodily injury by accident or disease, or

\$3,500 deductible with co-insurance medical only losses benefits per claim for bodily injury by accident or disease, or

\$3,500 deductible without co-insurance medical only losses benefits per claim for bodily injury by accident or disease, or

\$4,000 deductible with co-insurance medical only losses benefits per claim for bodily injury by accident or disease, or

\$4,000 deductible without co-insurance medical only losses benefits per claim for bodily injury by accident or disease, or

\$4,500 deductible with co-insurance medical only losses benefits per claim for bodily injury by accident or disease, or

\$4,500 deductible without co-insurance medical only losses benefits per claim for bodily injury by accident or disease, or

\$5,000 deductible with co-insurance medical only losses benefits per claim for bodily injury by accident or disease, or

\$5,000 deductible without co-insurance medical only losses benefits per claim for bodily injury by accident or disease.

This form is not a part of your policy and does not provide coverage.