



## TEXAS ELITE ACCIDENT PLAN

*An Occupational Accident Insurance Policy*  
*Underwritten by GHS Property and Casualty Insurance Company*  
*"A-" Excellent Rating (by AM Best)*

### Product Highlights

- One (1) to Four (4) lives
- Per Person Rates
- Full-time and Part-time covered
- Subcontractors may be covered provided the criteria as set forth by the policy definition of employee is satisfied
- 116 Weeks Benefit Period
- \*Split Benefit with 3 Plans-

Silver Plan	\$100,000 Medical
Gold Plan	\$300,000 Medical
Platinum Plan	\$500,000 Medical
- \*Two Deductible Options: \$1,000 & \$2,500
- Accidental Death and Dismemberment - \$100,000
- Weekly Accident Disability Elimination Period 7 days, paid at 75% of average weekly wage, up to \$700
- Disability must commencement within 365 days of the injury in order to receive benefits
- ERISA Plan included.
- \$10,000,000 Per Occurrence Medical Aggregate. \$50,000,000 General Policy Aggregate
- Online Claims Monitoring
- A Prescription Drug Card for Injured Employees

\*Premiums vary with benefit selection  
See policy for limits and exclusions  
Split OA 2.1007

Provided by

### Accident Insurance Services

12850 Spurling Rd. #280 -- Dallas, TX 75230 -- (972)991-0413 -- (800)880-2515 -- Fax (972)788-5108



## TEXAS ELITE ACCIDENT PLAN

An Occupational Accident Insurance Policy designed for the small business employer with one (1) to four (4) lives. Underwritten by GHS Property and Casualty Insurance Company – Rated “A-“ (Excellent) by A.M. Best.

With the Texas Elite Accident Plan, the employer can select the coverage that provides the desired protection. The employer can choose from the following 3 plans:

	Silver Plan	Gold Plan	Platinum Plan
Accident Medical Expense	\$100,000	\$300,000	\$500,000
Accidental Death & Dismemberment	\$100,000	\$100,000	\$100,000
Weekly Accident Indemnity	75% of weekly earnings up to \$700 per week; 7 day elimination period		
Benefit Period	116 Weeks		

Rates – Per Insured, Per Month

SIC Code Guide	SILVER		GOLD		PLATINUM	
	\$1,000 Deductible	\$2,500 Deductible	\$1,000 Deductible	\$2,500 Deductible	\$1,000 Deductible	\$2,500 Deductible
<i>INDUSTRY</i>						
AGRICULTURE	\$72	\$63	\$78	\$69	\$82	\$71
CONSTRUCTION	\$76	\$67	\$82	\$71	\$84	\$74
MANUFACTURING						
• Non-Durable	\$83	\$72	\$90	\$78	\$93	\$81
• Durable	\$66	\$57	\$70	\$61	\$71	\$62
TRANSPORTATION	\$58	\$50	\$62	\$54	\$63	\$55
TRADE						
• Wholesale	\$54	\$47	\$58	\$51	\$59	\$52
• Retail	\$49	\$43	\$53	\$46	\$54	\$47
SERVICES	\$44	\$38	\$46	\$40	\$46	\$41

Subtract this credit from base rates to calculate part-time rate. Part-time employees must be covered.

Part-time credit	\$16	\$14	\$18	\$15	\$19	\$16
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## SIC CODE GUIDE

Industry	SIC CODE
<b>AGRICULTURAL, FORESTRY &amp; FISHING</b>	
Agricultural production.....	011-029 <i>Underwriting Referral</i>
Agricultural services.....	071-078 <i>Underwriting Referral</i>
Forestry (not including logging).....	081-085

<b>CONSTRUCTION</b>	
Residential building construction.....	152
Nonresidential building construction.....	154
Highway and street construction.....	161
Plumbing, heating, air-conditioning.....	171
Painting and paper hanging.....	172
Electrical work.....	173
Masonry, stonework, and plastering.....	174
Carpentry and floor work.....	175
Concrete work.....	177
Water well drilling.....	178
Building cleaning & maintenance services.....	734

<b>MANUFACTURING</b>	
<b>DURABLE GOODS</b>	
Household furniture.....	251
Partition & shelving products.....	254
Flat glass.....	321
Glass and glassware, pressed or blown.....	322
Products of purchased glass.....	323
Structural clay products.....	325
Pottery and related products.....	326
Concrete, gypsum and plaster products.....	327
Cut stone products.....	328
Misc. nonmetallic mineral products.....	329
Nonferrous rolling and drawing.....	335
Cutlery, hand tools and hardware.....	342
Screw machine products, bolts etc.....	345
Ordinance and accessories, n.e.c.....	348
Misc. fabricated metal products.....	349
Engines and turbines.....	351
Construction and related machinery.....	353
Metalworking machinery.....	354
Special industry machinery.....	355
General industrial machinery.....	356
Computer and office equipment.....	357
Refrigeration and service machinery.....	358
Industry machinery, n.e.c.....	359
Electric distribution equipment.....	361
Electrical industrial apparatus.....	362
Electric lighting and wiring equipment.....	364
Household audio and video equipment.....	365
Communications equipment.....	366
Electronic components and accessories.....	367
Guided missiles, space vehicles, parts.....	376
Search and navigation equipment.....	381
Measuring and controlling devices.....	382
Medical instruments and supplies.....	384

Industry	SIC CODE
<b>MANUFACTURING - Continued</b>	
Ophthalmic goods.....	385
Musical instruments.....	393
Toys and sporting goods.....	394
Pens, pencils, office and art supplies.....	395
Costume jewelry and notions.....	396

<b>NON-DURABLE GOODS</b>	
Grain mill products.....	204
Sugar and confectionery.....	206
Fats and oils.....	207
Tobacco products.....	211-214
Broadwoven fabric mills, cotton.....	221
Broadwoven fabric mills, man made.....	222
Broadwoven fabric mills, wool.....	223
Knitting mills.....	224-225
Textile finishing, except wool.....	226
Carpets and rugs.....	227
Yarn and thread mills.....	228
Misc. textile goods.....	229
Men's and boys suit and coats.....	231
Men's and boys furnishings.....	232
Women's and children's undergarments.....	233
Hats, caps and millinery.....	234
Girls and children's outerwear.....	235
Fur goods.....	236
Misc. apparel and accessories.....	237
Misc. fabricated textile products.....	238
Pulp mills.....	239
Paper mills.....	261
Paperboard mills.....	263
Paperboard containers and boxes.....	265
Converted paper products.....	267
Newspapers.....	271
Periodicals.....	272
Books.....	273
Misc. publishing.....	274
Commercial printing.....	275
Manifold business forms.....	276
Greeting cards.....	277
Blankbooks and bookbinding.....	278
Services for printers.....	279
Industrial inorganic chemicals.....	281
Plastics materials and synthetics.....	282
Drugs.....	283
Soap, cleaners, and toilet goods.....	284
Pain and allied products.....	285
Industrial organic chemicals.....	286
Agricultural chemicals.....	287
Misc. chemical products.....	289
Petroleum refining.....	291
Asphalt paving and roofing materials.....	295
Misc. petroleum products.....	299
Rubber and plastics footwear.....	302
Hose and belting and gaskets and packing.....	305
Fabricated rubber products, n.e.c.....	306
Leather and leather products.....	313-319

## SIC CODE GUIDE Continued

Industry	SIC CODE
<b>TRANSPORTATION AND PUBLIC UTILITIES</b>	
Railroad transportation.....	401
School Buses.....	415
Public warehousing and storage.....	422
Water transportation.....	441-449
Automotive dealers and service stations.....	551-559
Auto and truck repair, services (except parking).....	751-754

### TRADE

#### WHOLESALE TRADE

Wholesale trade.....	501-509 <i>Underwriting Referral(503)</i>
Petroleum and products.....	517 <i>Underwriting Referral</i>

#### RETAIL TRADE

Building materials and garden supplies.....	521-527
General merchandise stores.....	531-539
Food Stores (except 24 hour stores).....	541-549
Apparel and accessory stores.....	561-569
Home furniture, furnishings, and equip. stores.....	571-573
Eating and drinking places.....	581
Misc. retail (except liqueur, fireworks or guns).....	591-599

### SERVICES

Banks – credit unions, etc.....	611-639
Insurance agents, brokers and related services.....	641
Real estate/holding co. offices (except cemetery).....	651-679
Personal Services.....	720-729
Business Services..... (except 733-734)	731-738
Auto parking.....	752
Misc. repair services.....	762-769
Motion Pictures.....	781-784
Hospitals.....	806
Legal Services.....	811
Educational Services.....	821-829
Social Services.....	832-839
Museums, botanical, zoological gardens.....	841-842
Engineering and management services.....	871-874

Note: Some industries are excluded. If there is a question regarding a specific industry, please contact your broker or GHS Underwriting.