



## The Road to Safety

Tech-Driven Workers' Comp

## Kinetic's Transportation Appetite

With demanding schedules and high-risk environments, workers' compensation for trucking and garbage works can be challenging—but it doesn't have to be.

Kinetic wraps safety technology, data-driven insights, and competitive pricing into every workers' comp policy to help your clients protect their essential employees.

## Target Class Codes

- 3821 Automobile Recycling & Drivers
- 7219 Trucking NOC
- 7228 Trucking Local Hauling Only
- 7590 Garbage Works
- 9403 Garbage Ashes or Refuse Collection

View Full List of Class Codes

Tech-Driven Safety | Lower Costs | Specialized Expertise

## **Exclusions**

- No wide load, spreader truck, auto transport trucks, tanker trackers, or triple trailer hauling.
- No hauling of hazardous materials, heavy machinery or equipment.



**General Exclusions:** No Aircraft exposure; No Mid-term business, unless they are coming out for PEO or Captive; No business with less than 3 years of prior workers comp coverage upon policy inception date; No 1099 Exposure greater than 40%; No risks coming out of a PEO, unless they have their own NCCI or state bureau ex-mod; No Staffing Agencies; No USL&H; No Jones Act; No Maritime Employers Liability; No Foreign Coverage; No Retroactive policies; No Large risk alternative rating option (LRARO).

Backed by Nationwide, Kinetic writes on A-Rated National Casualty paper (Freedom Specialty paper in California).