

Smart coverage. Lower costs. Shared success.

Our variable cost insurance programs help businesses control risk, reduce costs and build a stronger future.

VARIABLE COST INSURANCE PROGRAMS



**STRONG COVERAGE.
SMARTER COSTS.
SHARED SUCCESS.**



LOWER COSTS

Through shared risk and lower insurance costs



MORE CONTROL

You manage your coverage and make the decisions



TAILORED COVERAGE

Customized programs built around your business



SHARED SUCCESS

We succeed when you succeed

NON-FLEET OPERATION 1 – 20 UNITS



Available Line of Coverage

- Commercial Auto Liability (monoline)
- or package with
 - Physical Damage
 - Cargo

Target Class

Long-haul and local operation & intermodal

Commodities

- Dry Van
- Refrigerated goods
- Car haul
- Flatbed

FLEET OPERATION 20 – OVER 300 UNITS



Available Line of Coverage

- Commercial Auto Liability
- Physical Damage
- Cargo

Target Class

- Long-Haul and Local Operation
- Towing and Roadside Assistance
- Debris Removal
- Equipment and Material Transport
- Farm to market hauling
- Garbage, Local Collection and Transport (without disposal)
- Hauling – by Dump Truck
- Refuse, Local Collection and Transporting (without disposal)



CRANE & RIGGING

Target Class

- Crane Rental with operator
- Crane Rental without operator
- Steel Erection
- Rigging – outside above operations
- Millwright – machinery moving & installation
- Sales of Equipment – new and used
- Heavy Hauling – transportation of equipment
- Rental of Equipment with operator
- Rental of Equipment without operator
- Equipment Rental Hoist with operator
- Equipment Rental Hoist without operator
- Warehouses

INSURANCE COVERAGES



COMMERCIAL AUTO

- Property Damage • Bodily Injury
- Upset & Overturn / Sudden & Accidental Pollution
- Auto Physical Damage
- Mobile Cranes per state requirements



GENERAL LIABILITY

- Products Liability
- Completed Operations • Rigger's Liability



WORKERS' COMPENSATION

- Statutory Coverage • Employers' Liability

TARGET CLASS OF BUSINESS OVERVIEW

This program provides Commercial General Liability, Commercial Automobile, Workers Compensation and Excess coverage for the following segments of business:



1. FUEL DISTRIBUTION



2. ENERGY TRANSPORTATION



3. ENERGY CONSTRUCTION



4. AGRICULTURAL COOPERATIVES



5. RENEWABLES



6. UTILITIES

MAXIMUM LIMITS AVAILABLE

COMMERCIAL GENERAL LIABILITY

General Aggregate	\$2,000,000
Products & Completed Operations Aggregate	\$2,000,000
Each Occurrence	\$1,000,000
Personal Injury & Advertising Offense	\$1,000,000
Fire Damage Legal	\$100,000
Employee Benefits Liability (claims made)	\$1,000,000
Liability Deductibles	NONE

COMMERCIAL AUTOMOBILE

Bodily Injury & Property Damage	\$1,000,000
Hired & Non-Owned	\$1,000,000
UM/UIM	State Minimums
Auto Physical Damage	Actual Cash Value (ACV)
Liability Deductibles	NONE
Physical Damage Deductibles	\$2,500, \$5,000

*Garage Keepers on a direct primary basis

WORKERS' COMPENSATION

Workers Compensation – Statutory	
Employers Liability	
Each Accident	\$1,000,000
Disease – Policy Limit	\$1,000,000
Disease – Each Employee	\$1,000,000

COMMERCIAL EXCESS LIABILITY

Each Occurrence or Event	\$4,000,000
General Aggregate	\$4,000,000

TARGET CLASS OF BUSINESS DETAILED OVERVIEW

1. FUEL DISTRIBUTION

- Broken Electricity and Natural Gas
- Electrical Charging Stations for Transportation
- Heating Oil, Lubricants and Bio-diesel Distribution
- Propane and Natural Gas Distribution
- Renewable Fuel Products
- Retail and Wholesale Distribution of Motor Fuels
- Retail Gasoline Stations with Convenience Stores
- Retail Liquid Natural Gas Fueling Stations
- Terminal Operations
- Generators – Installation/Service/Sales
- Related Service Work for any of the above operations

2. ENERGY TRANSPORTATION

Gasoline and/or Distillates Transportation

Including (but not limited to):

- Fuel oil (Type 0, 1, 2, 4, 5, 6)
- Kerosene (K1, K2, K3)
- Gasoline (regular, midgrade, premium, racing fuels)
- Diesel (JSD, ULSD)
- Marine (distillate, residuum)
- Aviation fuels (JP-4, JP-5, JP-8, Jet-A1, Jet-A1, 100LL, Grade 100, Grade 80)
- Liquid Petroleum Gas (LPG) • Butane
- Bio-diesel • Ethanol • Compressed & Liquid Natural Gas • Lubricants
- Crude Oil • Asphalt
- Offshore Services Transportation – drilling equipment, sand, water, and equipment
- Select Petrochemical and Chemical Haulers (refer to Appendix C) • Coal
- Water – potable, pool • Recycled Oil • Ag Products

3. ENERGY CONSTRUCTION

Water/Sewer and Estimation Contractors

- Sewer main or connection construction, sewer/manhole rehabilitation
- Water main or connection construction • Utility line inspection and crack sealing operations • Trenchless construction for underground utilities (non-man entry) • Conduit construction for cables and wires
- Incidental septic system installation • Associated landscaping operations
- Cable, TV, Telephone, and Power Line Contractors
- Above ground cable, TV, telephone installation and repair
- Above ground low and medium voltage power line installation and repair
- Below ground cable, TV, telephone installation and repair
- Below ground power line installation and repair • Conduit construction for cables and wires • Associated landscaping operations

Water/Well and Geothermal Contractors

- Water & test well drilling, hydro-fracturing • Geothermal drilling
- Geothermal systems installation and repair
- Associated landscaping operations

Other Construction Contractors

- Electrical • HVAC & Plumbing • Gasoline Station Service Contractors
- Renewable Energy Contractors • Offshore Services Contractors
- Energy Savings Contractors

4. AGRICULTURAL COOPERATIVES

- Aerial Pesticide & Herbicide Application – Subcontracted
- Agromony • Biofuel Production
- Building Materials • Custom Farming
- Ethanol Refining/Distillation
- Farm Supplies and Hardware
- Feed Manufacturing and Distribution
- Fertilizer Sale, Distribution, and Application – dry, liquid, anhydrous ammonia
- Flour Mills
- Grain Elevator Operations – marketing, storage, treating, drying, transportation of grains
- Herbicide/Pesticide Distribution and Application
- Miscellaneous Cooperatives – fruit, nuts, dairy
- Motor Fuels with Convenience Stores
- Seed Distribution

5. RENEWABLES

- Solar • Wind • Hydro
- Biomass
- Biofuels – Ethanol/Algae
- Refining/Distilling
- Geothermal
- Waste-to-Energy

6. UTILITIES

Electrical Power Generation Utilities

- Centralized (Traditional) Generation
 - Hydro • Coal • Oil • Bio Fuel
 - Solar • Wind

Distributed (Onsite) Generation

- Combined Cycle
- Industrial Natural Gas
- Fixed Micro-turbines
- Gas Fired Reciprocating Engines
- Fuel Cells • Solar • Wind

Electrical Power Distribution Utilities

- Centralized Distribution
 - Electrical Cooperatives
 - Municipal Utilities
- Distributed Onsite Generation

Telecommunication Utilities

- Satellite TV • Mobile Communication
- Cable • Fiber-optic & copper aboveground
- Fiber-optic & copper belowground

Power Generation – from steam:

- Steam Cogeneration



LET'S BUILD A STRONGER FUTURE TOGETHER.

Contact us today to learn how our insurance solutions can work for your organization.



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