



Send Submissions to: quotes@sh-underwriters.com

Toll Free Phone: (888)731-5116 ~ Fax (802)229-5669

Contact Our Underwriters for more Information:

Betty Sikora Ext 105, bsikora@sh-underwriters.com

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Hazardous Materials & Hazardous Waste Haulers Program

Underwriting Overview:

- STATES: ME, NH, VT, CT, RI, NY, PA, MD, DE
- MINIMUM / MAXIMUM FLEET SIZE: 1 power up to 100 power units
- Primary limits of \$1,000,000 (excess up to \$5,000,000)
- GL Available on risks where their only revenue is generated by transportation, no retail or wholesale distribution revenue or other incidental exposures allowed
- Motor truck cargo up to \$250,000

25% or More Rules:

- Truckers must receive 25% or more of their gross revenue from hauling hazardous materials or waste
- Contractors must use 25% or more of their power units for hauling hazardous materials or waste

OR Less Than 25%:

May qualify for the Business Auto Companion Policy if they have their Environmental Contractor coverage or Environmental coverage with us through the Program Carrier.

Ineligible Types of Cargo:

- Radioactive Materials
- Class I Explosives, Fireworks, Military Ordinance
- Large Objects (Cranes, UST's, Construction Equipment, Oil Field Equipment)

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Submission Requirements:

- Complete Hazardous Transportation Liability & Physical Damage Application
 - 5 years of verified loss runs valued within 90 days
 - Details on all losses in excess of \$25,000
 - Current drivers list including years of experience and date of hire
 - MVR's on all drivers
 - Complete vehicle schedule including radius of operation
 - Expiring premiums (3 years)
 - Current Financial Statements (balance sheet and income statement)
 - Intermediate and long haul risks require fuel tax records for most current year
 - Management Documents including:
 - Driver Hiring and Firing Procedures
 - Safety and Maintenance Manual
 - Spill Control Plan
 - Emergency Response Plan
 - Carrier Security Program
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Driver Qualifications (Minimum):

- CDL for two years with proper endorsements
 - 23 years of age
 - No more than a combination of 2 violations and/or accidents in three years
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Drop Dead Violations:

- DUI/DWI
 - Reckless Driving
 - Vehicular Manslaughter
 - Log Violations at Underwriter's discretion
 - Eluding an Officer
 - Speed Contest
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