



# Freberg Environmental

## Insurance Program Managers

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**feinsurance.com**

*In California dba: FEI Insurance Services / License # 0G89298*

**New business submissions should be sent to [submission@feinsurance.com](mailto:submission@feinsurance.com)**

## Hazardous Materials Trucking Program

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### *Overview:*

- STATES: All States except Alaska, Massachusetts and New Jersey with some territory restrictions in other states
- MINIMUM / MAXIMUM FLEET SIZE: 1 power up to 100 power units
- Limits up to \$6,000,000
- 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

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### *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 Impairment policy written through one of Freberg Environmental's other departments.

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### *Ineligible Types of Cargo:*

- Radioactive Materials.
- Class I Explosives, Fireworks, Military Ordinance.
- Large Objects (Cranes, UST's, Construction Equipment, Oil Field Equipment).
- Poisonous Materials (Packing Group 1)

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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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### *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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### *Forms:*

- CA 00 20 Motor Carriers Form - admitted
- CA 00 12 Truckers Form - admitted
- CA 99 48 Auto Pollution Form - admitted
- CA 23 05 Wrongful delivery of products
- MCS 90 Endorsement

### *Filings:*

- Form E's
- BMC 91X
- State Specific Filings

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