



# Freberg Environmental

## Insurance Program Managers

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

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

## Hazardous Materials Trucking Program

### Overview:

- Coverage Territory: All States except AK / MA / NJ - with some territory restrictions in FL / NY / VA
- Fleet Size: 1 to 100 power units
- Auto Liability: Limits up to \$5,000,000 (\$1M+ Excess)
- Truckers General Liability: \$1M Occurrence/\$2M Aggregate
- CGL Only available for risks with 100% of revenue generated by transportation (No residential delivery)
- Physical Damage: Comp / Coll Deductibles: \$5,000
- Motor Truck Cargo: Limits up to \$250,000
- Pollution Endorsement: ISO Coverage Form CA9948
- Filings: Federal BMC91X / MCS90, Form E, State Filings (No Over Weight Filings)

### 10% or More Rules:

- A minimum of 10% of the insured's gross revenues must be derived from hazardous materials or waste transportation.
- Companion Auto policies are available for an insured who has coverage through one of Freberg's other environmental departments.

### Driver Guidelines:

- Experience: Minimum 2 two years CDL with proper endorsements
- Driver Age: (23-72)
- No more than 2 minor moving violations in the last 3 years
- No more than 1 accident and 1 minor moving violation in the last 3 years

### Major Violations: No Major Violations in the last 3 years. No Alcohol/Drug Violations in last 5 years.

- DUI/DWI
- Reckless Driving
- Using a motor vehicle for the missions of a felony
- Vehicular Manslaughter
- Leaving the scene of an accident (hit and run)
- Driving with suspended/revoked license
- Speeding over 25 MPH over posted limit.

### Submission Requirements:

- Complete Freberg Hazardous Transportation Application (AL / PD / MTC / GL / Excess)
- Vehicle Schedule: Year / Make / VIN / Value / Radius
- Driver Schedule: Name / DOB / License / Experience / Hire Date / MVR
- 5 years of currently valued loss runs (90 days)
- Details on all losses in excess of \$25,000
- 5 years expiring premium by LOB
- Current Financial Statements (Balance/Income Statements)
- Intermediate / Long-Haul Operations: Last 4 Quarters IFTA Mileage Statements
- Driver Hiring / Firing / Training Procedures
- Copy of Safety & Maintenance Manual
- Spill Control Plan
- Emergency Response Plan

### Penny Baker

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**New Submissions:** [submissions@feiinsurance.com](mailto:submissions@feiinsurance.com)  
**Endorsements:** [truckprocessing@feiinsurance.com](mailto:truckprocessing@feiinsurance.com)

**Claims:** [loss\\_notice@mcneilandcompany.com](mailto:loss_notice@mcneilandcompany.com)  
**Excess Claims:** [Hazmatclaims@berkley.com](mailto:Hazmatclaims@berkley.com)