



Insurance Program Managers

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New business submissions should be sent to submission@feinsurance.com
dba: FEI Insurance Services in California #OC73812

Hazardous Materials & Hazardous Waste Haulers Program

Underwriting Overview:

- STATES: All States except Alaska, Massachusetts, and New Jersey (some territory restrictions in other states)
- 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 Impairment policy written through one of Freberg Environmental's other departments.

Ineligible Types of Cargo:

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

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

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

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

Companion Auto Requirements:

Must have Admiral Policy quoted and bound with one of our Environmental Programs (ECC, EIL, PPL)

Forms Include:

- CA 0001 form to be used
- CA9948 – Pollution
- CA 2305 – Wrongful Delivery excl
- MCS 90
- Driver may not need a CDL in some cases
- All other underwriting criteria will still apply
(Ask Underwriter for more details)

Hazardous Materials Transportation:

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