



Hazardous Materials & Hazardous Waste Haulers Program

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For the fastest service, please send submissions to: submission@feinsurance.com

The program is for those that have at least a 25% hazmat exposure.

Risks that are a "Good Fit":

- Alcohol, solvents
 - Chemicals
 - Contaminated Soil
 - Liquid Asphalt
 - Medical Waste
 - Compressed Gases
 - Waste Oil
 - Transformers
 - Remediation Contractors
 - Milk Haulers
 - Clean-up Contractors
- In business over 1 year. All concerned have a minimum of 3 years of experience in this business.
 - Have a loss ratio of less than 50% over a 5 year period and in the current term.
 - All drivers meet the carrier's MVR guidelines with no more than 2 moving violations in a 3 year period and are between the ages of 23-72.

Risks that are NOT a "Good Fit":

- Have any exposures on our ineligible list.

INELIGIBLE COMMODITIES/CLASSES:

- Air Bag Nodules and any related components
 - Coal / Coke/ Petcoke derivatives
 - Container Haulers not using container Chassis
 - Courier Services/ Express Delivery
 - Driver Instruction Vehicles
 - Driveway Contractors
 - Emergency Vehicles
 - Explosives/ Fireworks/ Poisons
 - Flash or Frac Sand
 - Home Delivery
 - Lime
 - Logging or Pulpwood
 - Cranes, Construction Equipment, OilField Equipment, Frac tanks
 - Movers of Buildings
 - Municipal Vehicles
 - Public or Private Livery
 - Radioactive Materials
 - Residential Trash Haulers
 - Rigging Operations
 - Scrap Metal Hauling
 - Tow Trucks
 - Truck Brokers
 - Truckers requiring regulatory filings unless we insure all vehicles
 - Truck Rental/Leasing
- For Cargo: Bullion, Cotton, Eggs in Shells, Explosives, Fine Arts, Jewelry, Livestock, Mobile Homes, Money, Precious Metals, Securities, Electronics
 - Not hauling at least 25% hazardous materials and/or wastes.
 - Are in any of the prohibited areas of NYC, Northern NJ, Washington D.C., Miami, FL area, AK or MA.
 - Loss ratio over 50%



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- Drivers do not fit the following guidelines:
 - No more than 2 moving violations/accidents of any sort in the last 3 years. Mobile phone violations shall be considered a moving violation
 - Driving under a suspended /revoked driver's license.
 - No alcohol or drug related violations in the last 5 years, any such violation appearing on the MVR beyond 5 years is a carrier referral. If the reinstatement of such violation occurred within the last 3 years, the driver shall be deemed ineligible.
 - No severe violations including the following in the last 3 years:
 - Reckless driving.
 - Speeding at more than 25 miles per hour over the speed limit.
 - A conviction for driving with a suspended or revoked license.
 - No severe violations including the following:
 - Leaving the scene of an accident.
 - Negligent, homicide, manslaughter or assault arising out of the operation of a motor vehicle.
 - Felony conviction aggravated assault involving a motor vehicle.

MAJOR VIOLATIONS: Drivers with any listed violations outside of the 36 month evaluation period are still considered **ineligible** if any subsequent violations have occurred. For example: a driver has DUI 6 years ago, which is outside our evaluation period, and subsequently 1 at fault accident and 1 speed within the past 36 months.

- Age of drivers has to be 23-72, **NO** exceptions
- **No CDL driver with less than 2 years of experience**
- Any driver that **does not** have a US issued license
- Physicals must be up to date