



**CIS PROGRAM OVERVIEW – “ASCC”  
American Society of Concrete Contractors Business Insurance Program**

This program is endorsed by the American Society of Concrete Contractors (ASCC). These risks will be involved in new concrete construction, repair and maintenance. Coverage is available for General Liability and Umbrella.

**ELIGIBLE OPERATIONS**

The firm must derive 60% or more of its payroll and sales from concrete construction, repair and maintenance, including but not limited to, curbs, sidewalks, driveways, patio floor slabs and foundations. Gunite contractors are also eligible for the program.

Any risk involved in excavation work must communicate with the One-Call Service Center and area utility owners that are not members of the One-Call Service Center prior to all scheduled excavations.

**ELIGIBLE CLASSIFICATIONS**

GL CODE	GL CLASSIFICATION
91560	Concrete Construction
92215	Driveway, Parking Area or Sidewalk-Paving or Repaving
95505	Guniting or Shotcrete
98449	Plastering or Stucco Work

**INELIGIBLE OPERATIONS**

- Bridge and elevated highway construction (See Street, Road and Bridge Contractors Program)
- Caisson or dam work
- Concrete or cement hauling for others
- Concrete pumping operations
- Contractors primarily using asphalt and blacktop – these contractors may be eligible for the Street, Road and Bridge Contractors Program or the Land Improvement Contractors Program.
- General contractors, unless the subcontracted work is less than 25% of receipts and subcontracted work is of a similar or less hazardous nature. An exception to this is for concrete tilt-up operations where 50% of receipts in subcontracted work is acceptable.
- Industrial and chemical waste collection or sedimentation pond construction
- Masonry Contractors
- Plastering work
- Prestressed or structural concrete work
- Ready-mix operations, concrete or cement hauling for others
- Sand and gravel hauling for others
- Street and road construction work (See Street, Road and Bridge Contractors Program)
- Stucco work
- Subway or tunnel construction
- Swimming pool construction in excess of 65% (See Spa and Pool Dealers and Installer Program)
- Tilt-slab or tilt-up construction work over 50 feet in height
- Work on airport runways or warming aprons
- Application of Exterior Insulation Finishing Systems (EIFS)

### **GENERAL LIABILITY**

- \$1,000,000 Per Occurrence
- \$2,000,000 Aggregate
- \$2,000,000 Products/Completed Ops Aggregate\*
- \$100,000 Fire Damage Legal Liability
- \$2,500 Minimum Property Damage Deductible, Per Occurrence

*\*Limits may vary by state. Contact your underwriter for specifics.*

### **UMBRELLA**

Up to \$25,000,000 available; submit completed Acord Umbrella application for quote. (Not available on a stand-alone basis.)

### **Underlying Requirements**

- A.M. Best rating A-VII or higher
- Minimum underlying limit requirements:
  - GL: \$1,000,000/\$1,000,000/\$1,000,000;  
\$1,000,000/\$2,000,000/\$2,000,000 **preferred**
  - AL: \$1,000,000 CSL
  - EL: \$500,000/\$500,000/\$500,000

### **SUBMISSION REQUIREMENTS**

- Acord Application
- CIS Supplemental Application signed by Insured and Agent
- Loss runs – 5 years currently valued and details of losses over \$10,000
- Expiring declarations page and rating worksheet pages
- Two years of prior job lists and/or certificate holder list
- 5 years premium, payroll, receipts
- Employers Liability
  - 5 years hard copy loss data
  - W.C. – Mod
  - Total number of employees
  - Total number of employees ever in one place at one time
- Auto
  - 5 years hard copy loss data
  - 5 years incurred loss ratio