



## CIS PROGRAM OVERVIEW Underground Utility Contractors Program

The U.S. underground utility industry segment of the heavy construction industry is composed of about 11,000 firms. The vast majority are small, privately held companies. The industry employs about 200,000 people. Coverage is available for General Liability and Umbrella.

Larger contractors may be involved in a variety of ancillary operations such as street and road construction, irrigation and drainage system construction, and septic tank installation or repair. Their operations require them to work within right-of-way limits of government, residential, commercial, industrial, public utility, and railroad properties.

### ELIGIBLE OPERATIONS

An account must meet both eligibility criteria (1) and (2) below to be eligible for this program:

1. Any risk involved in excavation work must follow **Excavation Best Practices** and must communicate with the One-Call Service Center and with area utility owners who are not members of the One-Call Service Center prior to all scheduled excavations.
2. 70% of the insured's general liability payroll must emanate from the following operations, either singly or in combination:
  - Conduit construction for cables and wires
  - Gas mains or connections construction
  - Sewer mains or connections construction
  - Telephone, telegraph or cable television line construction - **Note:** These operations are for underground exposures only; accounts with overhead exposures or work at heights are not eligible for the UUCP program
  - Water mains or connections construction
  - Utility line inspections and crack sealing operations
  - Tunneling operations for the installation, service or repair of underground utility lines – Note: only operations not performed under air pressure (pneumatic) and using a trenchless excavation construction (TEC) method are eligible for the UUCP program (See the definition of pneumatic tunneling under Ineligible Operations)
  - Sewer/manhole rehabilitation

### **Referral required for the following exposures:**

**Airport work**, if within operational aircraft areas. **Note:** Generally speaking, work on runways **may** be acceptable if the work is done on runways that are not in operation during the course of construction and there are no adjacent runways that could be affected by the construction activity

### ELIGIBLE CLASSIFICATIONS

99798	Tunneling
95310	Gas Mains or Connections Construction
98820	Sewer Mains or Connections Construction
99946	Water Mains or Connections Construction
91577	Conduit Construction for Cables or Wires
99613	Telephone, Telegraph or Cable Television Line Construction
98813	Sewer Cleaning

## **TRENCHLESS EVACUATION CONSTRUCTION (TEC)**

Except for pipeline rehabilitation, all non man entry methods of trenchless excavation construction (TEC) should be classified as follows:

- General Liability – according to the type of utility work (gas, sewer, water main or conduit construction)

## **INELIGIBLE OPERATIONS**

- Barge work or work from any other type of flotation vessel
- Blasting for others
- Caisson building and cofferdams
- Crane rental to others
- Dam construction
- Environmental remediation, which is the construction of a utility line to remove hydrocarbons, leachate, or other environmental impairments
- Flood control prevention
- Garbage or refuse dumps
- Landfill operations – past, present or future
- Levee or breakwater construction
- Local trucking for hire (other than sand/gravel hauling <25% of total shipments)
- One person operation with no employees
- Onsite waste treatment
- Operations conducted in an oil field
- Pile driving. Sheet or I-beam piling which is used only for trench or excavation **is** acceptable. This piling may be up to 30 feet high
- Railroad construction
- Subway construction
- Telephone, telegraph or cable line construction involving overhead exposures or work at heights
- Tunneling where employees are working under air pressure (pneumatic). Pneumatic tunneling involves the construction of tunnels under air pressure below waterways, through mountains and other structures, to permit passage of pedestrians, vehicles, trains or water. Works starts at each end in steel caissons and proceeds until both sections meet. Work under air pressure is necessary to keep water, sand or mud from flooding the excavation. NOTE: The use of pneumatic (air powered) tools is not considered pneumatic tunneling; the employees themselves must be working under air pressure (usually in caissons) in order to be considered ineligible
- Underground storage tank removal over 5% of total revenue or more than 12 tanks per year, or if the risk is involved in hauling tanks or contaminated soil away from the job site or cutting/breakdown of the tanks
- Underpinning buildings
- Utility locating companies
- Waste treatment plant construction
- Wrap-Ups (OCIPs and CCIPs), but we will consider excess Completed Operations coverage on a risk-by-risk basis
- Wrecking/demolition work over 10% of operations

## **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 standalone 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