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PROGRAM OVERVIEW – “LICP” Land Improvement Contractors Program

This program is designed for land improvement/earth-moving contractors. These risks will be involved in various types of land improvement/earth-moving work including excavation, terracing of land, irrigation and drainage system construction. Coverage is available for General Liability and Umbrella.

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 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.
2. 70% of the insured’s general liability payroll must emanate from the following operations, either singly or in combination:
 - o Excavation: typical excavation jobs such as ditch digging, foundation work, and digging of small ponds for farms
 - o Grading of land: farm land clearing, site preparation for road building or new subdivisions, etc.
 - o Irrigation or drainage system construction: digging furrows and small canals for farmers and grove operators for irrigation purposes, also digging for and installing underground sprinkler systems
 - o Driveway, Parking Area or Sidewalk-Paving or Repaving

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
95410	Grading of Land
96702	Irrigation or Drainage System Construction
94007	Excavation

INELIGIBLE OPERATIONS

- Blasting for others
- Contractors performing work from barges or any other type of flotation vessel
- Crane rental to others
- Dam construction, including cofferdams and caisson building
- 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, construction or closure operations
- Levee or breakwater construction
- Local trucking for hire (other than sand/gravel hauling <25% of total shipments)
- One-man operation with no employees (for new business only)
- Onsite waste treatment

- Operations conducted in an oil field
- Pile driving; sheet or I-beam piling which is used for trench or excavation protection as opposed to structure foundation 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; Work 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)
- 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
- Wrap-Ups (OCIPs and CCIPs)

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

PROPERTY AND INLAND MARINE

- Available June 1, 2006

SUBMISSION REQUIREMENTS

- Acord Application
- 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