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PROGRAM OVERVIEW Street, Road and Bridge Contractors Program

These risks will be involved in various types of transportation construction work including street and road paving/resurfacing; construction of various types of bridges and elevated highway structures; and/or stand-alone hot mix asphalt plants. Coverage is available for General Liability and Umbrella.

ELIGIBLE OPERATIONS

75% of the insured's general liability payroll must emanate from the following operations, either singly or in combination:

- Street/road construction or reconstruction, including clearing of right-of-way, excavation, filling or grading (i.e., site preparation)
- Street/road paving or re-paving or surfacing, including street/road striping
- Bridge or elevated highway construction, either "beam and abutment" or "formed in place" reinforced concrete
- Asphalt works

ELIGIBLE CLASSIFICATIONS

GL CODE	GL CLASSIFICATION
99321	Street or Road Paving or Repaving, Surfacing or Resurfacing or Scraping
99315	Swimming Pools – Installation, Servicing, or Repair – Below Ground
91265	Bridge or Elevated Highway Construction-Iron or Steel
91266	Bridge or Elevated Highway Construction- Concrete
51241	Asphalt Works

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
- 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/break-down 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
- \$1,000, \$2,500, \$5,000, or \$10,000 PD 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
- 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