

# Preferred Sand & Gravel Program

Heavy trucks, truck-tractors, semi-trailers, and pull-trailers



btis

## HIGHLIGHTS

- General liability for owner-operators up to 4 units / No fleets
- Auto liability limits \$750,000 & \$1 MIL
- Physical damage up to \$250,000 ACV
- Physical damage deductible from \$500 to \$2,500 owner operators
- Uninsured motorist \$60,000 CSL
- Comp / Collision \$1,000; \$2,500; \$5,000
- Non-owned & hired auto available: up to \$1 million CSL  
*(financials required)*
- Fleets
- MCP filings
- Competitive rates
- Available in AZ, CA, NV and OR

## SUBMISSIONS

- Sand & Gravel [Fleet Truck Application](#)
- Sand & Gravel [Non-Fleet Truck Application](#)
- [New Venture supplement](#)
- MVRs, loss runs
- Financial statements and IFTA for fleets
- Email to [transportationsubs@btisinc.com](mailto:transportationsubs@btisinc.com)

## ELIGIBLE RISKS

- Sand and gravel haulers with at least three years of applicable experience
- New ventures may be considered if documented prior experience of at least three years is available
- Owner operator risks and fleet operations
- Ability to demonstrate profitability with a three (3) year loss ratio less than 50% and or current/expiring year loss less than 60%
- Risks with the following criteria:
  - Effective driver qualification process
  - Adequate controls of hiring and supervision of qualified drivers
  - Written and enforced vehicle maintenance program
  - All drivers participate in driver training and driver incentive program
  - Written policy statement of safety and accident prevention
  - Sound financial condition
- GL coverage available to owner-operator risks only

## INELIGIBLE RISKS

- Concrete pumpers or mix-in-transit trucks
- Cranes, hoists, booms
- Hazardous material hauling
- Livestock hauling
- Logging or lumber trucks
- Long haul - radius 300 miles or more
- Mobile home haulers
- Roll-off beds on trucks or flatbed trailers
- Tow trucks
- Truckers - common carrier or contract carrier
- Power units over 15 years old
- Drivers with less than 2 full years driving experience, under 25
- Values over \$250,000



**Fast Turnaround Times**



**Competitive Rates**



**Flexible Installment Plans**

