

# Preferred Sand & Gravel Program

Heavy Trucks, Truck-Tractors, Semi-Trailers, and Pull-Trailers



btis

The Preferred Sand & Gravel Program from BTIS is designed to provide sand and gravel haulers with the financial protection they need to operate their businesses safely and efficiently. The program offers a wide range of coverage options, and you can also choose from a variety of deductibles to fit your budget.



**Fast Turnaround Times**



**Competitive Rates**



**Flexible Installment Plans**

## Program Details

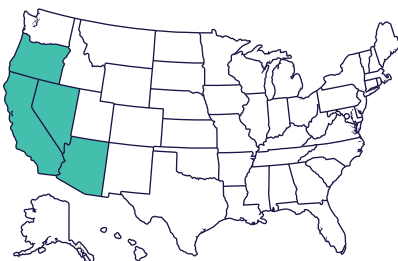
### Highlights

- General Liability for Owner-Operators Up to 3 units
- Fleets
- MCP Filings
- Non-Owned & Hired Auto Available

### Limits

- Auto Liability Limits \$750,000 & \$1M
- 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 \$1M CSL

### State Availability



 Available in AZ, CA, NV and OR

 Unavailable in these states

### Eligible Risks

- Sand and Gravel Haulers
- New Ventures Considered
- Owner Operator Risks and Fleet Operations
- Ability to Demonstrate Profitability with a 3 Year Loss Ratio Less Than 50% and/or Current/Expiring Year Loss Ratio Less Than 60%
- Risk 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. Fleet Risks (operations with 5 or more power units) are Ineligible for GL Coverage

### Ineligible Risks

- Concrete Pumpers
- Cranes, Hoists, Booms
- Filings - SR22, SRIP
- Hazardous Material Hauling
- Heavy Truck Tractors without Loss Runs
- Livestock Hauling
- Logging or Lumber Trucks
- Long Haul - Radius 300 Miles or More
- Mobile Home Haulers
- Roll-off Beds on Trucks
- Tow Trucks
- Truckers - Common Carrier
- Truckers - Contract Carrier
- Unacceptable out of Service Scores
- Values over \$250,000



Visit our webpage for more details!