

Petroleum Umbrella Liability Application

RETURN COMPLETED APPLICATION TO: Jack P. Kramer, Vice President • jack.kramer@amwins.com
 Stewart Smith New England
 836 Farmington Avenue, Suite 223 • West Hartford, CT 06119
 Fax: 860-236-6900 • Tel: 860-236-2300

Insured Name: _____
 Address: _____
 City, State, Zip: _____
 Limits to be Quoted: _____ Years in Business: _____

Please attach a list of all named insureds with a brief description of each operation.

1. Auto Exposures (See Last Page for Vehicle Classification Explanation)

| Product Being Transported | # of Heavy Trucks Hauling | # of Extra Heavy Trucks Hauling | # of Heavy Tractors Hauling | # of Extra Heavy Tractors Hauling |
|----------------------------------|---------------------------|---------------------------------|-----------------------------|-----------------------------------|
| Propane/Butane/Anhydrous Ammonia | | | | |
| Gasoline/Aviation/Marine Fuel | | | | |
| Fuel Oil/Diesel Fuel | | | | |

Note: If a truck/tractor hauls more than one product, classify it based on what it hauls the most.

of PPTs _____ # of Lights _____ # of Mediums _____

Radius of Operation: <50 _____ % 51-200 _____ % >200 _____ % # of Drivers: _____

Please attach commercial auto accord application including driver list and vehicle schedule.

2. GL Exposures

| Petroleum Product Sold | Retail Gallons | Wholesale Gallons | Brokered Gallons |
|------------------------|----------------|-------------------|------------------|
| Fuel Oil | | | |
| Gasoline | | | |
| Diesel Fuel | | | |
| Propane/LPG | | | |
| Aviation Fuel | | | |
| Marine Fuel | | | |
| Other _____ | | | |

| Other Exposures | | | |
|-----------------------------|-----------------|----------------------|----|
| HVAC/Burner Service Payroll | \$ | Auto Repair Receipts | \$ |
| Convenience Store Receipts | \$ | Liquor Receipts | \$ |
| LRO Square Footage | | Car Wash Receipts | \$ |
| Restaurant Receipts | \$ | Auto Parts Receipts | \$ |
| Watercraft | Attach Schedule | Total Revenues | \$ |

Are there any above-ground BULK STORAGE tanks? YES / NO

If YES, provide detail on a separate sheet on the capacity of each tank, fencing, lighting and whether or not the tanks are dyked . Also, indicate if a separate pollution policy is in place including the carrier and limits. Describe any other exposures not identified above. _____

Please attach commercial general liability accord application including classification schedule.

An American Wholesale Insurance Group Company

3. Losses

Please submit 5 years of currently-valued hard-copy loss runs for both general liability and auto liability. Please provide detail on any GL or AL loss of \$25,000 incurred or greater.

Policy Year Incurred Aggregate Losses (Include Both Paid & Reserved)

| | <i>Current Year</i> | <i>1st Prior Year</i> | <i>2nd Prior Year</i> | <i>3rd Prior Year</i> | <i>4th Prior Year</i> |
|-------------------|---------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| General Liability | | | | | |
| Auto Liability | | | | | |

Valuation Date of Loss Information: _____

Note: This loss summary may be submitted on a separate sheet.

4. Safety Procedures

Is there a vehicle maintenance program? YES / NO

Are driver MVR's checked annually? YES / NO

Is there a driver safety program? YES / NO

5. Underlying Insurance Program (For Coming Year Unless Otherwise Noted)

| <i>Coverage</i> | <i>Carrier</i> | <i>Limits</i> | <i>Premium</i> | <i>Effective Date</i> |
|--|----------------|---------------|-----------------------------------|-----------------------|
| General Liability | | | | |
| Garage Liability | | | | |
| Is there a per-location aggregate on the general liability policy? | | YES / NO | | |
| Auto Liability | | | | |
| Is there Hired Auto Coverage? | | YES / NO | Is there Non-Owned Auto Coverage? | |
| | | | YES / NO | |
| Employers Liability | | | | |
| Liquor Liability | | | | |
| Expiring Umbrella | | | | |
| Expiring Excess | | | | |

6. Locations

Please list all location addresses and how they are occupied. Separate sheet(s) may be attached.

7. Is there any tire recapping or repair? YES / NO

8. Are there any owned or leased aircraft? YES / NO

9. LRO (Lessors Risk Only) Property Separate sheet(s) may be attached.

Please list all LRO property providing addresses, square footage, # of stories, occupancy and construction.

10. Use of Common Carriers

Does the insured use common carriers to transport product to customers? YES / NO

If yes, indicate gallonage hauled by common carriers, the limits the insured requires them to carry, whether certificates of insurance are obtained, description of system used for monitoring certificates and whether the insured has title to the product while on board common carrier. Separate sheet(s) may be attached.

11. Convenience Stores

For operations with convenience stores, please provide the following information:

of store locations operated by insured _____
 Total store sales _____ (Do not include liquor or gasoline.)
 Total beer/wine sales _____
 Total hard liquor sales _____
 Is there a per-location aggregate on the GL? YES / NO
 Is Assault & Battery excluded on the GL? YES / NO
 # of store locations operated by tenants (LRO) _____ (LRO is Lessors Risk Only)
 LRO square footage _____
 GL limits required of tenants at LRO locations _____
 Are certificates of insurance required of tenants? YES / NO

12. Does the insured perform or arrange any of the following?

Gasoline mixing YES / NO
 Residential tank testing YES / NO
 Direct fueling of aircraft or watercraft YES / NO
 Hauling products as a common carrier YES / NO
 Motor oil recycling or disposal YES / NO
 Animal feed manufacturing YES / NO
 Fertilizer or chemical mixing YES / NO
 Pool service, installation or repair YES / NO

Please provide detail on any YES answer.

13. Submitting Agency Information

Producer Name: _____
 Agency Name: _____
 Street Address: _____
 City, State, Zip _____
 Telephone: _____ E-Mail: _____
 Fax: _____

Do you have a direct relationship with the insured? YES / NO

14. Signatures

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties, including but not limited to fines, denial of insurance benefits, civil damages, criminal prosecution and confinement in state prison.

My signature below signifies that the information contained herein and attached hereto is accurate to the best of my knowledge and belief.

 Signature of Officer/Manager of Insured Date

 Printed Name of Officer/Manager

 Title

 Signature of Producing Agent Date

 Printed Name of Producing Agent

 Name of Agency

Explanation of Vehicle Classifications

PPT

- ❖ Private Passenger Type

Light

- ❖ Up to 10,000 lbs. in GVW (Gross Vehicle Weight)
- ❖ Often referred to as “1/2 Ton” or “3/4 Ton”
- ❖ Not subject to ISO secondary use factor unless:
 - Specialized delivery (mail delivery, armored car, etc.)
 - Waste disposal
 - Farming operations
 - Dumping operations
- ❖ Includes pick-ups, truck based station wagons and utility vehicles
- ❖ Typically local radius

Medium

- ❖ 10,001 to 20,000 lbs. GVW
- ❖ Often referred to as “1 Ton” or “1 1/2 Ton”
- ❖ Straight truck configuration
- ❖ Typically local to intermediate radius

Heavy Truck

- ❖ 20,000 to 45,000 lbs. GVW
- ❖ Often referred to as “2 Tons” or “3 Tons”
- ❖ Not equipped with a “fifth wheel” or semi-trailer hitch
- ❖ Straight truck configuration
- ❖ Typically local to intermediate radius
- ❖ Most straight tank trucks without a “fifth wheel” hauling fuel oil or gasoline fall into this category

Extra Heavy Truck

- ❖ 45,001 lbs. or more GVW
- ❖ Cement mixers and big dump trucks
- ❖ Often referred to as “4 Tons”
- ❖ Typically local radius

Heavy Tractor

- ❖ Up to 45,000 lbs. GCW (Gross Cargo Weight)
- ❖ “Fifth wheel” or semi-trailer hitch configuration

Extra Heavy Tractor

- ❖ 45,001 lbs. or more GCW
- ❖ Average maximum GCW of 80,000 lbs.
- ❖ “Fifth wheel” or semi-trailer hitch configuration

NOTE: Power units with a “fifth wheel” hauling fuel in tanker trailers are either Heavy Tractors or Extra Heavy Tractors depending upon the GCW.