



Petroleum Marketers PG, Inc.

UMBRELLA LIABILITY APPLICATION

RETURN COMPLETED APPLICATION TO: **S. H. Smith & Company, Inc., Attn: Program Division**
41 N. Main St., Suite 300, West Hartford, CT 06107 • 800-356-0168 • Fax: 860-561-3606 • Jeffrey_Blumberger@shsmith.com

INSURED: _____

ADDRESS: _____

LIMITS TO BE QUOTED _____ Years in Business _____

GENERAL LIABILITY

<u>PROVIDE GALLONAGE</u> FOR:	RETAIL	WHOLESALE	BROKERAGE
Fuel Oil	_____	_____	_____
Gasoline	_____	_____	_____
Propane/LPG	_____	_____	_____
Diesel	_____	_____	_____
Aviation Fuel	_____	_____	_____
Marine Fuel	_____	_____	_____
OTHER EXPOSURES:			
HVAC/Burner Service Payroll	_____	Auto Repair Receipts	_____
Conv. Store Receipts	_____	Liquor Receipts	_____
LRO Square Footage	_____	Car Wash Receipts	_____
Restaurant Receipts	_____	Auto Parts Receipts	_____
Watercraft	(Attach complete schedule)	Other Receipts	_____

List and describe any other non-petroleum marketing exposures. _____

IMPORTANT: Do you own or operate any BULK STORAGE or terminal facilities? YES / NO If yes, attach complete details.

AUTO LIABILITY (PROVIDE VEHICLE COUNTS) See Last Page of Application for Explanation of Vehicle Classifications

<u>HAULING LPG/BUTANE/ANHYDROUS AMMONIA:</u>	Hvy Truck_____	Xtra Hvy Truck_____	Hvy Tractor_____	Xtra Hvy Tractor_____
<u>HAULING GASOLINE:</u>	Hvy Truck_____	Xtra Hvy Truck_____	Hvy Tractor_____	Xtra Hvy Tractor_____
<u>HAULING FUEL OIL:</u>	Hvy Truck_____	Xtra Hvy Truck_____	Hvy Tractor_____	Xtra Hvy Tractor_____
<u>ALL OTHER</u>	PPT_____	Light_____	Medium_____	
TRUCK & TRACTOR RADIUS OF OPERATIONS:	<50____%	51-200____%	>200____%	NUMBER OF DRIVERS_____

LOSS EXPERIENCE

Any individual claims (Paid & Reserved) in the past 5 years in excess of the stated amounts for:

CGL	(\$25,000) - _____	Pollution Liability	(\$25,000) - _____
Auto Liability	(\$25,000) - _____	Employers Liability	(\$25,000) - _____

If yes to any of the above, attach complete details. Note: We reserve the right to request hard-copy loss runs.

POLICY YEAR AGGREGATE LOSSES (PAID & RESERVED):

Year	Current Year	First Prior	Second Prior	Third Prior	Fourth Prior
CGL	_____	_____	_____	_____	_____
Auto Liability	_____	_____	_____	_____	_____

VALUATION DATE OF LOSS INFORMATION: _____

SAFETY PROCEDURES

SAFETY PROCEDURES:	Is there a vehicle maintenance program?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Are driver MVR's checked annually?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Is there a driver safety program?	<input type="checkbox"/> Yes <input type="checkbox"/> No

UNDERLYING PROGRAM

	INSURER	LIMITS	PREMIUM	EFFECTIVE DATE
General Liability	_____	_____	_____	_____
Is there a per-location aggregate on the underlying general liability policy? (Y / N)				
Auto Liability	_____	_____	_____	_____
Does the underlying auto policy provide coverage for: <i>Hired Auto (Y / N) Non-Owned Auto (Y / N) ?</i>				
Employers Liability	_____	_____	_____	_____
Liquor Liability	_____	_____	_____	_____
_____	_____	_____	_____	_____
Expiring Umbrella	_____	_____	_____	_____



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1. List all named insureds with a brief description of each operation.

2. List all non-petroleum exposures such as sand & gravel, asphalt, fertilizer sales, etc.

3. List all locations and how they are occupied.

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

	YES	NO
a) Gasoline mixing		
b) Residential tank testing		
c) Direct fueling of aircraft or watercraft		
d) Hauling products as a common carrier		
e) Motor oil recycling or disposal		
f) Animal feed manufacturing		
g) Fertilizer or chemical mixing		
h) Pool service, installation or repair		

Please give a full description of any YES answers



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5. Any tire recapping or repair? YES _____ NO _____

6. Description of aircraft and number of seats.

7. For **each** bulk storage tank, indicate capacity, UST or AST, how secured and if dyked. Indicate if there is a separate pollution policy and, if so, provide limits and carrier.

8. List all LRO property providing address, approximate size of building, # of stories, square footage, occupancy and construction.

9. For operations with convenience stores, provide the following:

of locations operated by insured _____
Total store sales _____ (Do not include gasoline)
Total liquor sales _____
of LRO locations _____ (LRO=Lessors Risk Only)
LRO square footage _____
What GL limits are required of tenants at LRO locations? _____
Are tenants at LRO locations required to provide certs showing GL limits? YES / NO
Is there a per-location aggregate on the Underlying GL? YES / NO
Is Assault & Battery excluded on the Underlying GL? YES / NO

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

If yes, indicate gallonage hauled by common carriers, limits required of the common carriers, whether certificates of insurance are required, any system used for maintaining certificates and whether insured has title to product while on board common carrier.

UNDERLYING PROGRAM REQUIREMENTS:

All underlying carriers must be rated A- V or better by A.M. Best.

Minimum underlying limits:

- 1. CGL - ISO Occurrence Form - \$1MM Per Occ./\$2MM General Agg./\$1MM Prod/Comp Ops Agg.
- 2. AL - \$1MM CSL
- 3. EL - \$500M/\$500M/\$500M
- 4. Liquor - \$1MM/\$1MM
- 5. EBL - \$1MM/\$1MM

All coverage must be on an occurrence form, except Employee Benefits Liability. Defense costs must be in addition to policy limits. Failure to purchase the minimum underlying limits will create coverage gaps for the insured. The carrier will not drop down below these minimum attachment points.

OUR UMBRELLA POLICY'S TERMS AND CONDITIONS:

- 1) FOLLOW FORM: Erroneous Delivery and Liquor Liability.
- 2) EXCLUDES: Total Pollution (with Follow Form exceptions for Upset & Overturn, Loading & Unloading and Hostile Fire), Lead, Known Injury or Damage and Fungus.
- 3) ENDORSEMENTS: Contractors Limitation Endorsement.
- 4) Additional exclusions or restrictions of coverage may be applied.
- 5) Any additional exclusions or restrictions of coverage applicable to the primary policies will also apply to the umbrella contract.
- 6) Non-admitted paper may be used. In certain states, the agent may be responsible for filing surplus lines taxes.
- 7) Terms and conditions per GSI-05-14 (6/8/1998) or GSN-05-14 (6/8/1998) Commercial Umbrella Policy.
- 8) \$10,000 SIR.
- 9) 25% minimum earned premium, PG fee is fully earned.
- 10) No flat cancellations.

TO BIND COVERAGE WE WILL REQUIRE:

- 1) Written confirmation of the binding order after a formal quote has been presented.
- 2) An executed PMPG Membership Agreement and full payment of the PG fee.
- 3) A fully completed PMPG umbrella application signed by the agent and the insured.
- 4) A complete list of named insureds and schedule of underlying policies with policy numbers, premiums, carriers, limits and coverage periods.

AGENCY SUBMITTED BY:

Name: _____

Company: _____

Address: _____

Telephone: _____ Fax: _____ E-Mail: _____

Relationship to the Insured: _____

SIGNATURE OF INSURED AND AGENT WITH BINDING ORDER:

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.

(Signature of Insured/Applicant)

(Signature of Agent)

(Title)

(Insurance Agency)

(Date)

(Date)

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 “1½ 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

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
- Typically intermediate to long haul radius

Extra Heavy Tractor

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

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