

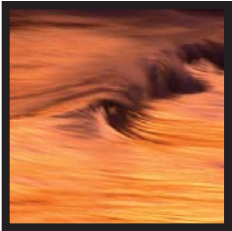
BEACON



HILL
ASSOCIATES INC

BEACON HILL ASSOCIATES, INC.

Experienced access to the environmental insurance marketplace.

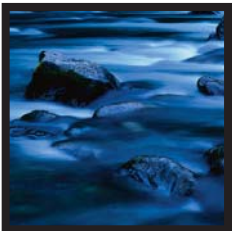


In order for us to provide the best terms from our carriers, we need a complete submission from you. Please try to put together as much of the following material as possible. If an item is unavailable or not applicable, let us know when you submit the account. If you have questions about applicability of a particular item, please don't hesitate to call.

Items with an asterisk are critical



- All sections of specialty app completed, and the application signed *
- Acord Applicant Info & Automobile sections completed, including all information on vehicles to be covered *
- Drivers list *
- MVRs *
- Three years currently valued loss runs *
- Employee Safety Manual
- Driver Training Manual
- Over The Road Spill Plan
- Financial Statements



Contact Information:

Toll-free (800) 596-2156
Fax: (434) 979-8964
Email: info@b-h-a.com
Website: www.b-h-a.com

Corporate Mailing Address:

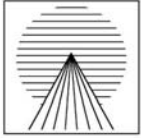
P.O. Box 1532
Charlottesville
Virginia 22902

Offices Located In:

Charlottesville, Virginia
Atlanta, Georgia
Plano, Texas
Denver, Colorado

dba in California as:

Beacon Hill
Insurance Services
License #0C84253



HAZARDOUS TRANSPORTATION LIABILITY & PHYSICAL DAMAGE APPLICATION

GENERAL INFORMATION

Applicant					Effective Date:	Quoted By:
Mail Address	Street/P.O. Box	City	County	State	Zip Code	
Location Address	Street	City	County	State	Zip Code	Phone ()
Garaging						
1)						
2)						
Inspection Contact			Audit Contact		Business is: <input type="checkbox"/> C Corp <input type="checkbox"/> S Corp <input type="checkbox"/> Sole Owner Years in business	

UNDERWRITING INFORMATION

Radius by % of Round Trips: >500 M _____ 201 - 500 M _____ 51 - 200 M _____ 0 - 50 M _____	Authority: <input type="checkbox"/> Common <input type="checkbox"/> Contract <input type="checkbox"/> Brokerage <input type="checkbox"/> Exempt <input type="checkbox"/> Private
State and Cities Entered:	
List Hazardous Commodities by %	
List Commodities Hauled by %	Does Applicant use trip leasers? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, % of retained revenue per trip _____

COVERAGE AND LIMITS REQUESTED

1. Liability Limits	
A. Combined Single Limit :	\$ _____
B. Split Limits:	
Bodily Injury:	\$ _____ each person
	\$ _____ each accident
Property Damage	\$ _____ each accident
C. Liability Deductible:	\$ _____
2. Do you desire Uninsured / Underinsured Motorists Coverage?	
<input type="checkbox"/> No.	I (We) hereby reject Uninsured / Underinsured Motorists Coverage in its entirety.
<input type="checkbox"/> No.	I (We) hereby reject Uninsured / Underinsured Motorists Coverage as respects Property Damage Liability in its entirety.
<input type="checkbox"/> Yes.	If coverage is accepted by a Named Insured, the limits provided is limited to the financial responsibility limits unless higher limits are request below.
I (We) request limits of:	\$ _____ Bodily Injury Each Person
	\$ _____ Bodily Injury Each Accident
	\$ _____ Property Damage Each Accident
	\$ _____ Combined Single Limit
3. Do you desire Personal Injury Protection Insurance?	
<input type="checkbox"/> Yes.	Limit Requested \$ _____ Personal Injury Protection
<input type="checkbox"/> No.	
4. Do you desire medical payments? <input type="checkbox"/> Yes _____ Limit <input type="checkbox"/> No	

PHYSICAL DAMAGE

Deductible:	Comp \$ _____	Collision \$ _____	OTC \$ _____	Catastrophe Exposure \$ _____
If fleet physical damage coverage is written describe security and protection, i.e. fenced and/or lighted lot, stored in building, security guard, etc. _____				

NUMBER & TYPE OF EQUIPMENT

TYPE	# OWNED	# LEASED	# OWNER OPERATORS	TOTAL
Tractors				
Trucks > 20,000 lbs. GVW				
Trucks < 20,000 lbs. GVW				
Service Units				
Private Passenger				
Van Trailers				
Refrigerated Trailers				
Flat Bed Trailers				
Tank Trailers				

EQUIPMENT INFORMATION

#	YEAR	MAKE	TYPE	GVW	VEHICLE IDENTIFICATION NUMBER	MAXIMUM RADIUS	GARAGING LOCATION	COST NEW	Zones Near/Far
1.									
2.									
3.									
4.									
5.									
6.									
7.									
8.									
9.									
10.									
11.									
12.									
13.									
14.									
15.									
16.									
17.									
18.									
19.									
20.									

Does Applicant own/lease any other power units? Yes No If Yes, give details:

LOSS PAYEE INFORMATION

	NAME	ADDRESS	CITY	STATE	ZIP CODE
1.					
2.					
3.					
4.					
5.					

Do you hire any equipment? Yes No. If Yes, what is the estimated annual cost of hire? \$ _____

If Yes, please complete the Hired and Non-owned Supplemental Coverage Application.

Do you loan or rent any of your equipment to others? Yes No. If Yes, please explain _____

Do you interchange equipment with other carriers? Yes No. If Yes, give details _____

Is any specialized equipment attached to any unit? Yes No. If Yes, describe _____

Non-Owned Autos : Number of Employees _____ Partners _____ Volunteers _____

HAZARDOUS MATERIAL TRANSPORTATION SUPPLEMENTAL APPLICATION

Applicant Name _____
 List all hazardous materials hauled below filling in each block for each applicable commodity. Use the classifications listed at the bottom of the table for radius, container type and trailer type.

HAZARDOUS MATERIALS CLASSIFICATION	% OF LOADS	AVERAGE RADIUS	CONTAINER TYPE	TRAILER TYPE
1.	Flammable Liquid			
2.	Pyroforic Liquid			
3.	Flammable Solid			
4.	Oxidizer			
5.	Spontaneously Combustible Solid			
6.	Water Reactive Solid			
7.	Compressed Gas			
8.	Non-Liquified Compressed Gas			
9.	Liquified Compressed Gas			
10.	Compressed Gas in Solution			
11.	Flammable Gas			
12.	Non-Flammable Gas			
13.	Poisons A			
14.	Poisons B			
15.	Irritating Material			
16.	Etilogic Agent			
17.	Radioactive Material			
18.	ORM -- Other Related Materials			
19.	ORM A			
20.	ORM B			
21.	ORM C			
22.	ORM D			
23.	ORM E			
24.	Cosumer Commodity			
25.	Other (describe)			
NON HAZARDOUS MATERIALS HAULED	% OF LOADS	AVERAGE RADIUS	CONTAINER TYPE	TRAILER TYPE
26.				
27.				
28.				
29.				
30.				
31.				
32.				
33.				
34.				
AVERAGE RADIUS: 0 - 50 miles = Local 51-200 miles = Intermediate > 200 miles = Long Haul TRAILER TYPE F = Flatbed Trailer H = Hopper Trailer T = Tanker Trailer V = Van Trailer CONTAINER TYPE B = Bulk D = Drummed C = Cylinder O = Other (must explain)				

HAZARDOUS MATERIAL TRANSPORTATION SUPPLEMENTAL APPLICATION
(CONTINUED)

SUPPLEMENTAL QUESTIONS MUST BE ANSWERED ACCURATELY.

1. List all currently used Treatment, Storage & Disposal facilities including permit numbers/locations.

2. Does applicant select disposal site for hazardous materials?

3. How and where are company vehicles decontaminated?

4. Who authorizes Hazardous Materials manifests and is this a full-time position?

ATTACH A COPY OF APPLICANT'S SPILL CONTINGENCY PLAN.

SAFETY QUESTIONS 1-24 MUST BE ANSWERED ACCURATELY

1. If applicant has full-time safety director, name: _____
2. If no full-time safety director, name and title of person in charge of safety: _____
3. Does the above have the absolute power to hire and fire drivers? _____
4. Safety meetings are held how often? _____
5. What is applicant's policy regarding driver attendance in safety meetings? _____

6. Is there a driver award/bonus plan? Yes No If Yes, describe: _____

7. Is there an accident review board? Yes No If No, who reviews accidents? _____
8. Does applicant permit any non-employee passengers? Yes No If Yes, explain: _____

9. Does applicant have a driver's handbook? Yes No If Yes, attached copy. (Attachment G)
10. Does applicant have a written safety program? Yes No If Yes, attach copy. (Attachment H)
11. Does applicant have a written vehicle maintenance program? Yes No If Yes, Attached copy. (Attachment I)
12. On what regularity are vehicles Serviced? _____
13. Maintenance program applies to (YES, NO or NA): Owned Equip. _____ Leased Equip. _____ O/OP. Equip. _____
14. Are maintenance records filed and retained on site? Yes No If No, explain: _____
15. Is M.V.R. reviewed prior to driver hire or lease? Yes No If Yes, explain Procedure: _____

16. How often are M.V.R.'s reviewed after driver hire or lease? _____

17. Who reviews M.V.R.'s? _____
18. Minimum age of driver prior to hire or lease? _____
19. Minimum truck driving experience required prior to hire or lease? _____
20. What M.V.R. violations disqualify a driver prospect? _____
21. What M.V.R. violation will cause dismissal? _____

22. Current D.O.T. safety rating and rating date: _____
23. Have you ever had authority lost or withdrawn? (ICC/PUC) Yes No If yes describe: _____

24. Have you been/now on probation by any regulatory? (ICC/PUC) Yes No If yes describe: _____

Filing Information

Please check off all states that you currently need a filing in:

Alabama		Illinois		Montana		Rhode Island	
Alaska		Indiana		Nebraska		South Dakota	
Arizona		Iowa		Nevada		South Carolina	
Arkansas		Kansas		N.H.		Tennessee	
California		Kentucky		New Jersey		Texas	
Colorado		Louisiana		New Mexico		Utah	
Connecticut		Maine		New York		Vermont	
Delaware		Maryland		N.C.		Virginia	
D.C.		Massachusetts		North Dakota		Washington	
Florida		Michigan		Ohio		West Virginia	
Georgia		Minnesota		Oklahoma		Wisconsin	
Hawaii		Mississippi		Oregon		Wyoming	
Idaho		Missouri		Pennsylvania		ICC	

ICC Docket # _____

CAL-T # _____

MCS-90 Needed Yes _____ No _____

Name as it appears on filings: _____

Do you hold broker authority? _____

Any oversize/overweight, hazardous permits or other specialized filings required? Yes No If yes, explain, _____

Loss Information

Loss information including loss adjustment expense. Losses by policy term for the current term plus prior 36 months minimum (prior 48 months preferred.) Attached copies of the Company loss runs.

AUTO LIABILITY		POLICY NUMBER	INSURANCE CARRIER	NO. OF ACC.	BODILY INJURY		PROPERTY DAMAGE	
FROM	TO				PAID	OUTSTANDING	PAID	OUTSTANDING
PHYSICAL DAMAGE		POLICY NUMBER	INSURANCE CARRIER	NO. OF ACC.	COLLISION		OTHER THAN COLLISION	
FROM	TO				PAID	OUTSTANDING	PAID	OUTSTANDING

Have you ever had insurance for this type of operation canceled, declined or renewal refused Yes No. If Yes, explain fully _____

Gross Revenue/Gross Mileage

Gross revenue and mileage by policy year as reported to insurance company for the current policy term plus minimum requirement of prior requirement or prior 36 months (prior 48 months preferred). List revenue estimate, mileage estimate and average number of units estimate for prospective policy year.

FROM	TO	EXACT REVENUE (not rounded)	EXACT MILEAGE (not rounded)	AVERAGE # OF POWER UNITS
NEXT TWELVE MONTHS		Est. Rev.:	Est. Miles:	Est. Units:

ATTACHMENTS A - J LISTED BELOW MUST BE INCLUDED WITH YOUR SUBMISSION

- | | |
|--|---|
| <p>A. _____ Verified loss runs valued within 90 days of proposed quote date for current year + 36 mos. minimum (48 preferred)</p> <p>B. _____ Details on all losses in excess of 50,000</p> <p>C. _____ Most current financial statements + prior fiscal year</p> <p>D. _____ Complete vehicle schedule including radius of operation</p> <p>E. _____ Fuel tax records for most current year</p> | <p>F. _____ Current driver info including years of experience</p> <p>G. _____ Driver's handbook dated _____</p> <p>H. _____ Written safety program dated _____</p> <p>I. _____ Written maintenance program dated _____</p> <p>J. _____ Trip lease agreement _____</p> <p>K. _____ Other _____</p> |
|--|---|

I authorize Freberg Environmental, Inc. and/or the producing agent to obtain proper copy(ies) of my Motor Vehicle Report for insurance underwriting purposes. As with any additional drivers listed and/or any drivers who will operate equipment covered under any prospective insurance policy for which this application relates have or will have authorized me to consent to the same. I certify that all application information is true and agree that any misrepresentation by me will constitute reason for the company to void or cancel any policy issued on the basis of this application, and will hold the company harmless for the action taken.

I declare to the best of my knowledge that all statement herein are true and no material facts have been suppressed or misstated. I am also aware that my business organization may be inspected by the insurance company.

Producer Name, City, State and Phone _____

Producer Signature _____ Date: _____

Applicant Signature _____ Date: _____

Is your agency appointed with the Travelers Insurance Company ___ Yes ___ No If Yes, Travelers Agency Code _____

Signatures: Rejection for UM/UIM &/ or PIP

I hereby warrant by my signature below, that I am individually authorized or have specific authority by any Corporation or Other Party as a Named Insured to select or reject Uninsured / Underinsured Motorists Coverage and Personal Injury Protection Coverage in behalf of the Corporation or Other Party for whom this selection is made.

Applicant's Signature / Title _____ Telephone Number _____ Date _____

Witness _____ Date _____

Please return the completed application, along with all requested attachments, to:

Beacon Hill Associates, Inc.

P.O. Box 1532, Charlottesville, VA 22902

Fax: 434-979-8964