

# 5Star Work Comp Waste Program

The Workers Compensation division of 5Star Specialty Programs has extensive industry knowledge and expertise in work comp risks. Now, 5Star offers a work comp program designed specifically for waste haulers and waste related operations. Let us help design the best risk management strategy for all your waste related accounts.

## Eligible Classes\*

- Construction and demolition debris haulers
- Medical waste
- Port-O-Let Operators
- Refuse Collection (Commercial and Residential)
- Recyclers
- Septic Tank Services
- Transfer to Landfill Operations
- Transfer Stations

## Program Highlights

- A.M. Best A rated carrier
- Program Territory: Nationwide except ME, WI, and monopolistic states
- Minimum Premium:
  - CA: \$3,000
  - All other states: \$2,500
- Maximum Premium: \$1,000,000
- Underwriting authority on accounts if mod is <1.5 and Premium is < \$130,000; submit basis for all other accounts
- Favorable MVRs
  - No driver with more than 3 moving violations in the past 3 years
  - No driver operating a vehicle that currently has a suspended or revoked license
  - No driver convicted of driving while impaired due to drugs or alcohol within the past 5 years

## Ineligible Classes

- Asbestos
- Demolition Contractors
- Residential Curbside Pickup involving more than 25% manual lifting (excluding recycling operations)
- Risks involved in Beach or Shoreline Cleaning
- Risks involved with Environmental Cleanup
- Risks Operating as a PEO or Temporary Staffing Agency
- Risks Subject to USL&H, Defense Base Act, Jones Act, FELA, or other Federal Acts
- Risks with truck drivers less than 20 years of age
- Risks operating Landfills
- Toxic or Hazardous Waste
- Underground Mining Operations

In addition to the above program, 5Star has other carriers that will also write waste accounts including residential manual lifting.

*\*Including but not limited to those listed*

**5Star Specialty Programs also offers Specialty Underwriting for:**

**Business Auto:** Miscellaneous Classes • **DEALERSure:** Dealerships, Auto Auctions, Wholesalers • **Garage:** Auto Repair, Body Shops • **Paratransit:** Non-Emergency Ambulance/Ambulette, Special Needs Transport • **PARKsure:** Valet, Self, Assisted, Special Events • **PROtect Professional Liability:** D&O, E&O, EPLI • **Public Auto:** Bus, Limousine, Taxi • **Towing & Recovery** • **Trucking:** Non-Trucking Liability, Cargo, Occ/Acc • **Waste Operations:** Septic/Port-o-let, Recycling Operations, Transfer Stations, Waste Removal, Work Comp • **Workers Compensation Services:** Guaranteed Cost, Self Insurance, Claims Administration • **Crump Insurance Services also offers Wholesale Brokerage capabilities for:** Property • Casualty • Financial Services • Medical Liability • Equipment Maintenance Insurance • Binding Authorities.

*This document is not intended to be a complete representation of the products described, herein. Contact us for complete details. CA License 0F44166*

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