

Dirt, Rock, Sand & Gravel (DRS&G)

DS&G operations include the transport of essential construction aggregates such as:

- Sand
- Gravel
- Crushed Rock
- Dirty Dirt

These materials move from pits, quarries, and material yards to construction sites, concrete plants, and roadwork projects.

DRIVERS & OPERATIONS ELIGIBILITY

- Drivers must be at least 25 years old for established operations with 2 years of relevant experience (CDL required where appropriate)
- Local or intermediate hauls
- Dedicated routes are preferred
- For new ventures please review our guide: bell-uw.com/new-ventures/

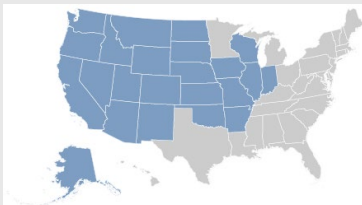
TERRITORY AND VEHICLE ELIGIBILITY

- Dense urban areas (e.g. LA, Bay Area): Dump trucks only, clean low exposure risks preferred
- Tractor-trailers and pup confirmations acceptable in non-urban markets

SAMPLE TARGET CRITERIA

- Pits or quarries to construction sites
- Aggregate yards to concrete batch plants
- Material suppliers to roadwork of infrastructure projects

TERRITORIES AVAILABLE



AK, AR, AZ, CA, CO, ID, IA, IL, IN, KS, MO, MT, NE, ND, NM, NV, OK,
OR, SD, UT, WA, WI, WY

APPETITE GUIDE

COMMERCIAL TRANSPORTATION PROGRAM
(use in conjunction with our [program reference guide](#))



COVERAGES AVAILABLE

- **Auto liability:** Up to \$1 million CSL with follow form excess available for an additional \$1 million
- **Physical damage coverage:** Up to \$300,000 per unit or train/combination of vehicles
- **UM/UIM:** Limits available vary by state
- **Medical Payments:** Up to \$10,000
- **Motor Truck Cargo:** Up to \$250,000 with loading/unloading and terminal coverage as available options.
- **General liability:** Available for truckers for hire

THE STRENGTH BEHIND OUR PRODUCT

- A+(Superior) by A.M Best, Financial Size Category XV
- Full underwriting authority and in-house policy management
- All programs administered by one claim administrator; National Claims Management
- High level of service, quick quote turnaround times and underwriting flexibility
- Agency and direct bill payment plans