

## SitePro® Program Overview

### Program Guidelines

- **Eligible Exposures:** Site Preparation, Land Improvement, Grading of Land, Excavation and Paving Contractors
- **Eligible States:** Alabama, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Jersey, New Mexico, New York, North Carolina, Ohio, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin & Wyoming.
- **Ineligible Exposures:** Accounts subcontracting more than 40% of their work; Accounts performing work as a General Contractor or Paper Contractor; Underground storage tank removal, tank construction, cleaning, or repair work (**except** septic tank work); Environmental remediation / abatement contractors
- **Lines of Business:**
  - **General Liability (Premises and Operations)**  
(up to \$1M per occ., \$2M gen. aggregate, \$2M products completed ops aggregate)
  - **Auto Liability & Physical Damage** (\$1M Combined Single Limit)
  - **Property** (limits up to \$3M Total Insured Value)
  - **Inland Marine** (limits up to \$3M)
  - **Workers' Compensation** (Statutory Limits)
  - **Umbrella Liability**
- **Available Coverage Enhancements:**
  - Blanket Additional Insured
  - Per Project Aggregate
  - Blanket Waiver of Rights
  - Employee Benefits Liability
  - Limited Jobsite Pollution Liability
- **Minimum Premium:** \$5,000 combined GL and Auto
- **3 year Loss Runs:** Incurred 3-year loss ratios less than 50%
- **Highlights:** AM Best A (Excellent) Rated Carrier (Company Size VIII), Competitive Rates, Superior Customer Service, ISO Based Program

### Submissions

- Fax:** SitePro Submissions **732-791-4097**
- Email:** [NIProSub@nipgroup.com](mailto:NIProSub@nipgroup.com)
- Mail:** SitePro Submissions  
900 Route 9 North, Suite 503  
Woodbridge, NJ 07095

### Submission Criteria

- Completed and signed ACORD applications and SitePro Supplemental Application.
- 3 years plus 1 current year of currently valued, hard copy loss runs for all lines of business being requested. Loss runs should be valued within the past 90 days and include a brief description of all claims over \$10,000.
- Current job listing.

### Broker Services: 1-800-446-7647 ext. 249

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