

SeptiCoverSM

The **Insurance Program** for Septic Haulers

Alteris, a division of Argo Group is pleased to present the SeptiCover Program. For more than 15 years, we have specialized in insurance programs for the septic industry. In addition to comprehensive coverage, competitive pricing, and responsive local broker service, Alteris backs up its products with timely claims processing and full risk control services.

SeptiCover – The Insurance Package for Septic Haulers

- Available to Septic Haulers and Pumpers and Portable Sanitation Companies
- Financially sound and admitted carriers
- Highly experienced Underwriting, Claims and Loss Control staff
- Available to local brokers

Available Coverages for Septic Haulers and Portable Sanitation Companies

- Property, Inland Marine, Crime and the SeptiCover Property Enhancement Form
- General Liability including Pollution
- Errors and Omissions Coverage
- Automobile including Pollution and Replacement Cost coverage
- Workers' Compensation
- Identity Theft
- Employment Practices Liability
- Umbrella Liability Insurance

Claims

- Full in house staff experienced in handling complex Automobile, General Liability, Property, Workers Compensation and Environmental claims.
- On call, twenty-four hours a day, seven days a week.
- Toll free-24 hour emergency claim and spill reporting number.

Risk Control

- Experienced full service risk control staff
- Loss trending, frequency and severity analysis
- Accident investigation training
- Defensive driver training
- Risk Control seminars and training designed specifically for the unique septic industry exposures

Contact:

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SeptiCoverSM is the endorsed Insurance Program of the National Association of Wastewater Transporters, Inc. (NAWT)



RISK CONTROL

The SeptiCover Program is proud to be able to offer a full line of risk control services, designed to assist our accounts with the implementation of loss control policies and procedures.

Our dedicated staff offers the following services:

- Loss trending analysis and account specific training methods
- Large loss, claim frequency and loss severity studies
- Individual or group training sessions/seminars designed for specific exposures
- Spill prevention and spill response training
- Accident investigation training
- Defensive driver and safety training utilizing industry specialist and training tools
- Large premium annual service visits and/or property inspections
- Loss bulletins designed to address industry specific claim trends and prevention measures
- Direct mailing materials, including loss control reminders, industry updates, policy coverage enhancements or changes, special notices and announcements
- Handout material such as checklist items used to identify property hazards or to improve company policies on risk control

CLAIM SERVICES

SeptiCover is known for its expertise in handling claims. As a member of our program, clients can count on exemplary service and a thorough approach to claims processing and adjusting. We encourage you to take full advantage of all the benefits available to you as one of our clients!

We have an experienced staff of claims professionals and program vendors offering fast, courteous and dependable services, 24 hours a day, 365 days a year

- A claim reporting hotline - **1-800-746-3835**, answered by on-call service adjusters who are ready to handle your claim
 - A toll-free 24-hour hotline dedicated to Workers' Compensation Claims - **1-800-528-8524**
 - More than 35 local claim professionals on staff with an average of 10+ years experience handling multi-lines claims
- Exclusive service agreements and below-standard price structures to control claim costs
Participation in group training on loss trends, safety discussions, loss reviews, or general claim matters