

Insurance Protection for the Recycling Industry

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Offered Exclusively by Hibbs-Hallmark & Company

## Salvage Yard Questionnaire

Named Insured:
Website:
GENERAL OPERATION
Total Annual Gross Receipts \$
Percentage of Annual Gross Receipts From:
Used Auto Parts% New Auto Parts% Scrap Metal%
Rebuilder Sales% Engine or Transmission Rebuilding%
Installation or Mechanical Work% Auto Storage%
Used Car Sales (Driveable) % Towing % Other %
Are any autos repaired and returned to service? Y N If yes, please provide
details
Please describe any warranties provided on products sold
Are any other recyclables accepted? Glass Y N
Cardboard/Paper Y N Yes, details
Tires Y N Yes, details
Plastic Y N Yes, details
Number of full time employees Part time
Number of full time drivers Number of active owners
<u>UNDERWRITING INFORMATION</u>
Crushing:
Is any crushing being performed by the insured? Y N
If crushing is being performed by a contractor, are certificates of insurance
obtained? Y N

## Recycle-Pro Insurance

Hauling:				
Do wrecked autos arrive by the insured's vehicles? Y N				
What is the percentage of wrecked auto's arriving on Insured's vehicles?	_%			
Does the insured haul away dismantled vehicles? Y N	_			
How high are vehicles stacked?# of vehicles				
How is the load specifically secured for transit?				
Are flammables stored in approved containers/cabinets? Y N				
Are certificates of insurance obtained from firms disposing of hazardous				
materials? Y N				
Are customers allowed in the yard? Y N				
If yes, are they ALWAYS accompanied by an employee? Y N				
Are customers allowed to pull their own parts? Y N				
Describe aisle space in the yard:				
Describe how weeds are controlled:				
And all times atomed at least 200 feat array from ALL buildings? V. N.				
Are all tires stored at least 200 feet away from ALL buildings? Y N				
Quantity of tires: Frequency of tire disposal:				
Parts:				
Are parts quality checked for flaws prior to sale? Y N				
Is insurance coverage being requested for stock or inventory? Y N				
is insurance coverage semig requested for stock of inventory.				
Autos:				
Number of Dealer Plates:				
Number of Driveable or Rebuilder Cars sold per year:				
Are cars sold "as is"? Y N				
Specifically describe any exposure to racing or stunt events:				
Used Auto Parts:				
Limit of insurance: \$				
Provide description of used auto part inventory				

Describe how the value of the used parts were determined. (e.g. scrap value, market value):		
Describe how the limit of insurance was determined. What type of inventory system is used? (automated, manual)		
Where and how are the stock of parts stored and safeguarded?		
Is employee on duty trained in hazardous waste identification? Y N Are materials tested for hazardous substances? Y N Are radiation detectors used? Y N If so, what type and how often?		
Property Protection:  Is facility fully fenced? Y N Lighted? Y N Gated? Y N  Locked after hours? Y N  Security? Alarm System What type?  Surveillance cameras Motion Detectors Fence alarm  Security Chard(s) Deg(s) Other		
Security Guard(s) Dog(s) Other  Torching/Welding done away from buildings, machinery and public? Y N  Describe:		
Is there private fire protection or water tenders for processing equipment in the yard? Y N If yes, <i>describe</i> :		
Are any shipments made by rail? Y N Do you have a side track? Y N		

## Recycle-Pro Insurance

Safety:
Formal safety program? Y N If possible, please provide a copy.
Who administers the program: Designated Safety/Loss Control Mgr
Yard Mgr Owner/Officer Other
Regular safety meetings? Y N How often?
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Have you ever or do you use an independent safety consultant? Y N If yes,
how often and for what areas?
Are certificates of insurance required from all sub contractors? Y N
If no, please explain why not.
Is scrap material accepted from the general public (walk ins)? Y N
If so, is there a controlled drop-off area on premises? Y N
Is area supervised by an employee? Y N
Do you accept full bins, truck or container loads from others? Y N
Are those drivers directed to designated off-load area by an employee? Y N
Please describe procedure:
Other operations:
Smelting Y N Incinerator Y N Co-generation Y N
Landfill Y N Have you ever operated as a landfill? Y N If yes to any,
please explain:
Do you place collection bins/containers on premises of others? Y N If yes,
approx number at any given time?
Is there any other offsite work, such as demolition, wrecking, dismantling or
salvage operations? Y N If yes, describe:
Do you provide any other refuse services? Y N
If yes, details:
AUTOMOBILE
Do you comply with HC DOT and State amorific sofety standards? W. M.
Do you comply with US DOT and State specific safety standards? Y N
Describe your driver hiring procedure:
Describe your new driver training procedure:

Do you pull MVR's on all drivers? Y N How often?What are your MVR guidelines?				
What action is taken on a poor MVR?				
Do all commercial drivers have CDLs? Y N				
Are drivers trained in hazardous waste identification? Y N				
Do you have a post accident investigation policy? Y N Perform random and/or post accident drug/alcohol testing? Y N				
Do you require any ICC filings? Y N If yes, please explain:				
Do you tarp or otherwise enclose loose material you transport? Y N				
Are all vehicles on the application titled to the Named Insured? Y N				
Are pre and post trip inspections done on commercial vehicles? Y N				
Do you have a vehicle maintenance program in place? Y N Do you have an employed mechanic? Y N				
Is any servicing done "in house"? Y N If yes, describe?				
Please describe and include frequency of service:				
Who performs major repairs?				
What is the typical radius of operation of <i>commercial</i> vehicles? 0-50 miles 51-200 miles 201 miles or greater				
Are family members permitted to drive company vehicles? Y N  If yes, please indicate which vehicle(s) they drive and include them as drivers on				

If yes, please indicate which vehicle(s) they drive and include them as drivers on the application. This includes family members covered by DOC.

If you have a written driver training, safety and/or vehicle maintenance program that answers any of the questions above, please attach a copy in lieu of answering those questions above.

#### **INLAND MARINE**

Do you require verification of Y N If yes, please detail	of training or provide training for equipment operators?  1:
Are all crane operators certif	fied? Y N
Are hydraulic and other fluid flammables? Y N	ds stored in approved containers and away from
How often is equipment insr	pected?_
Who does the inspection?	Are records kept of the ance/repairs done to the equipment? Y N
Do you ever lease equipmen If yes, describe:_	t from others, with or without operator? Y N
If leased with operator, are o	eredentials verified? Y N
	pment to others, with or without operator? Y N ovide annual revenue:
PART VI - VERIFICATION	
Name of person completing this form (PLEA	SE PRINT)
Title	Company or Agency Name
City, State, Zip	I
E-mail Address	
Signature	Phone Number with Area Code

**WARNING:** Virginia law requires complete and truthful information by an applicant for insurance. That includes providing any information that would be material to your business organization, even if not specifically asked for on this application. Your failure to provide truthful answers and all material information can result in the insurance company electing to rescind your policy. This means they will not be responsible for any claims, which are presented. To avoid such a situation, answer all of the foregoing questions truthfully and completely.

# **Recyclers Survey**

1)	Does the facility utilize a shredder comprised of hammers rotating on a shaft?
2)	Does this facility utilize a shear/guillotine?
3)	Does this facility have any balers?
	a. If no to any of the above questions, please describe the process of disassembling metal products.
4)	What is the size of the motor driving the shredder/shear or baler? What type of motor? (DC, Synchronous etc.)
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5)	Is the motor coupled directly to the shredder/shear or baler, or is a gear reducer used? If gears are used, please provide the size, and maintenance practices.
6)	What other equipment is present at the facility that is critical to operations?
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7)	Are there spares kept on site for critical equipment such as hammers, rotor, gears, motor etc?

## Recycle-Pro Insurance

8)	What contingencies are in place if the shredder/shear or baler fails? Does production stop, or is there a plan to continue manually or outsource?
9)	What are the ages of the above mentioned equipment?
10	Is the rotor or hammers subject to periodic non-destructive testing? Please describe.
11]	) What type of maintenance does the motor receive? (Insulation resistance testing.  Polarization index testing etc)
12	Please describe any mechanical or electrical equipment failures in the past 5 years
13	Are metals screened for radioactive materials?
14	Are electromagnetic cranes used at the site? Please describe the size, and maintenance practices.
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