

Alternative Markets



Additional Questions by Business Type

Type of Business:	Questions to Ask:
Concrete	Is it flat work only? Residential or commercial? Or both? Any pouring of concrete? Using concrete forms? Do they use a concrete pump?
Landscaping	Any work over 2 stories? Any tree work? Any snow plowing during off season?
Carpentry 5645	Any work over 2 stories? Any roof demo, roof repair, or roof replacement work done? Do they have materials lift conveyor equipment? Subbing out work more than 40%? Are certs collected? Are ladders used? If yes 4ft? 6ft? or 8ft? Is staging used? Are scissor or aerial lifts used? Is fall protection/prevention equipment used?
Carpentry 5437	Any work over 2 stories? Any roof work? Do they install siding, leaders, and or gutters? If yes refer Is fall protection/prevention equipment used? If yes refer Any rough carpentry or framing work done? If yes refer Do they have materials lift conveyor equipment? If yes refer Are there on site dumpsters? If yes refer
Trucking	How is loading and unloading done? What is the radius traveled? Are there any overnight trips? Is there any out of state travel? If yes, what is the frequency of out of state travel? What are they transporting?
Resorts/hotels/motels	Is there a swimming pool on the premises? If so, are there any lifeguards?
Gas Stations with Convenience Stores	What are the hours of operation? Are there robbery procedures in place? Are there security cameras? Is the gas station self-serve or full-serve?
Painting	Any work over 2 stories?

Type of Business:	Questions to Ask:
Residential Maids (3 years coverage)	Radius of travel? Max occupants in vehicle at one time? How long in business with coverage in place? Any other business i.e. Childcare? Dog walking? Ladder use? Hours of business? Any live-in service? Any furniture moving? Are vehicles provided to employees? If yes – Is safe driver program in place? Do they have a chemical safety process? Do they clean carpets or provide any other specialty cleaning service?
Auto Repair	Any Towing operations? Any roadside assistance?
Restaurants	Any delivery? Live entertainment? Bouncers or doorman? Alcohol vs food sales?
Excavation	Any septic or sewer work? What is max depth they will dig underground? Description of recent jobs.
Building Maintenance	Any roof work?
Wallboard	Are they using 12ft sheets of drywall? Residential or commercial? Or both? Are Ceilings done? Any Ladders, staging, or stilts? If yes, do they have specific safety program in place for the equipment they are using?
Ice Skating rinks	Ammonia alarms in place? How is maintenance done? Evacuation procedure? Any employees on Ice?

Send ACORD 130 application, 3 to 5-year loss runs or signed no loss letter to:



A member benefit of the Massachusetts
Association of Insurance Agents

Michelle St. Angelo, CISR
WC & Lawyers E&O Program Manager
 508-634-7364 (direct) | 508-634-2930 (fax)
 91 Cedar Street, Milford, MA 01757
mstangelo@massagent.com
www.massagent.com