

## Alternative Markets



### Additional Questions by Business Type

Type of Business:	Questions to Ask:
Concrete	<p>Is it flat work only?</p> <p>Residential or commercial? Or both?</p> <p>Any pouring of concrete?</p> <p>Using concrete forms? Do they use a concrete pump?</p>
Landscaping	<p>Any work over 2 stories?</p> <p>Any tree work?</p> <p>Any snow plowing during off season?</p>
Carpentry 5645	<p>Any work over 2 stories?</p> <p>Any roofing only services?</p> <p>Is the proper fall protection/prevention equipment used when working at height?</p> <p>Is this a framing only contractor?</p>
Carpentry 5437	<p>What specific services are being provided?</p> <p>Any exterior carpentry services, including but not limited to exterior trim, deck work, fences, roofing, siding, exterior renovation or repair?</p> <p>Any framing of interior walls?</p>
Trucking	<p>How is loading and unloading done?</p> <p>What is the radius traveled?</p> <p>Are there any overnight trips?</p> <p>Is there any out of state travel?</p> <p>If yes, what is the frequency of out of state travel?</p> <p>What are they transporting?</p>
Resorts/hotels/motels	<p>Is there a swimming pool on the premises?</p> <p>If so, are there any lifeguards?</p>
Gas Stations with Convenience Stores	<p>What are the hours of operation?</p> <p>Are there robbery procedures in place?</p> <p>Are there security cameras?</p> <p>Is the gas station self-serve or full-serve?</p>
Painting	<p>Any work over 2 stories?</p> <p>What is the max height exposure?</p> <p>Is the use of proper fall protection/prevention equipment enforced when working at height?</p> <p>Any de-leading services provided?</p>

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

**Chriss Hess**

508-634-7361 (direct) | 508-634-2930 (fax)

91 Cedar Street, Milford, MA 01757

[chess@massagent.com](mailto:chess@massagent.com)

[www.massagent.com](http://www.massagent.com)