

**Insurance Categories**

Risk Questions	Automobile Liability			Pollution Liability			Pollution Liability	
	2 Pts	5 Pts	10 Pts	2 Pts	5 Pts	10 Pts	Yes	No
1. Number of intersections within project limits:	< 3	3-10	>10	< 3	3-10	>10		
2. Average Daily Travel (ADT):	< 10K	10K - 50K	> 50K	< 10K	10K - 50K	> 50K		
3. Functional Classification:		02, 06, 07, 09, 19	01, 11, 12, 14		02, 06, 07, 08, 16, 17	01, 11, 12, 14		
4. Posted Speed (MPH):	< 30	30 - 50	> 50	< 30	30 - 50	> 50		
5. Number of Workzone Restrictions:	< 3	3 - 5	> 5	< 3	3 - 5	> 5		
6. Number of Safety Priority Index System sites within project limits:	0	1	> 1	0	1	> 1		
7. Bike/Pedestrian traffic in Workzone:						"Yes"		
8. Project Length (Miles):				< 2	2 - 5	> 5		
9. Is there a chance adjacent properties will be impacted?					"Yes"			
10. Primary Adjacent Property Type:	If 9 is yes, answer 10.			Residential	Commercial	Industrial		
11. Will contractor transport hazardous waste?							\$2M AL	0
12. Indoor Asbestos remediation required:	If either 12 or 13 is answered in the affirmative, complete 14 - 18.						25	0
13. Lead remediation required:							25	0
14. Excavation of known HAZMAT site:							25	0
15. Water present:							20	0
16. Threatened and Endangered species present:							20	0
17. Active wells impacted:							20	0
18. Wetland or riparian area:							15	0
<b>AL Calculations</b>								
A score that is < 45			\$1M per Occur.					
A Score that is > or = 45			\$2M per Occur.					
<b>CGL Calculations</b>								
A score that is < 18				\$1M per Occur. - \$1M Aggr.				
A score that is 18 - 35				\$1M per Occur. - \$2M Aggr.				
A score that is 36 - 52				\$2M per Occur. - \$5M Aggr.				
A score that is > 52				\$5M per Occur. - \$10M Aggr.				
<b>PL Calculations</b>								
A score that is < 25							No Coverage Needed	

A score that is 25 - 49  
A score that is 50 - 75  
A score that is > 75

\$1M per Occur. - \$2M Aggr.  
\$2M per Occur. - \$5M Aggr.  
\$5M per Occur. - \$10M Aggr.

\* If the answer to any of questions 11, 12 or 13 is "Yes", then both AL and AL w/ Pollution Liability (\$2M per Occur) are required.