



**PIONEER SPECIALTY
INSURANCE**
A WESTERN NATIONAL COMPANY

Septic Services & Installation Insurance Program

Pioneer Specialty's insurance program is designed for your septic service and installation business and is tailored to protect your unique operation.

Available Coverages

- Commercial Auto Pollution Sub-limit
- Commercial Auto Liability / Physical Damage *
- Contractors E&O
- Crime
- Employee Benefit Liability
- Employer's Practices Liability
- Equipment Breakdown
- General Liability *
- Inland Marine
- Property *
- Umbrella
- Workers' Compensation

** Enhancement Endorsements Available*

Each Pioneer Specialty policy is individually underwritten and backed by the financial stability and experience that come from our group's 115 years of serving our customers' insurance needs.



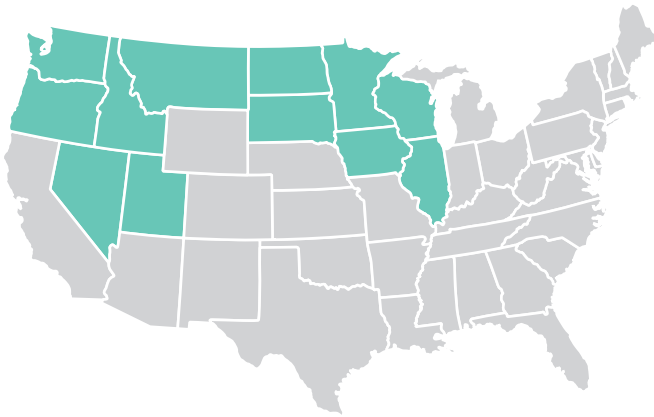
The preferred solution for your **business insurance** needs!

QUICK FACTS ABOUT PIONEER SPECIALTY

- Part of Western National Insurance Group, which was founded in 1900 in St. Paul, Minnesota.
- Products available exclusively through Independent Insurance Agents
- Rated “A+” (Superior) by A.M. Best; Financial Size Category: IX (\$250 million to \$500 million)
- Commercial Lines available in 13 states (**AK***, **IA**, **ID**, **IL**, **MN**, **MT**, **ND**, **NV**, **OR**, **SD**, **UT**, **WA**, & **WI**)



* Alaska coverage available through Umialik Insurance Company



Eligibility

Pioneer Specialty seeks well established septic service and installation operations of above average risk quality that:

- Have at least three years of industry experience.
- Have established practices in place for driver / employee safety training.
- Have established vehicle and equipment inspection practices in place.
- Derive at least 50% of revenue from septic operations.

** Portable Sanitation operations are eligible.*



Part of the Western National Insurance Group:

American Freedom | Arizona Automobile | Michigan Millers (Affiliate) | Nevada General | Pioneer Specialty | Umialik | Western Home
Western National Assurance | Western National Mutual

