



**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.

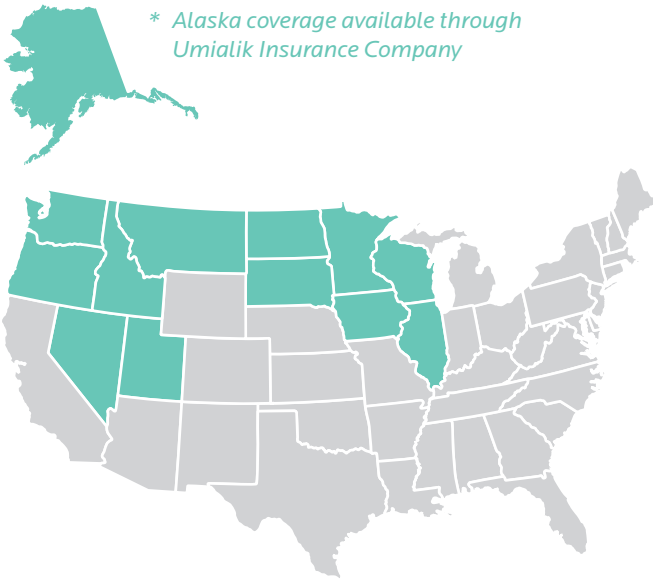


# The preferred solution for your **business insurance** needs!

## 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.*



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## Pioneer Specialty Insurance

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### 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

