



Fuel Oil Dealer's Program

About Acadia Insurance Company

Acadia Insurance Company is a New England insurance company that responds quickly and professionally to the specific needs of the region's people.

Acadia is rated A+(Superior), size category IX, by A.M. Best, an independent rating organization that evaluates insurance company financial strength and ability to meet contractual obligations. It also has earned an AA-claims-paying ability rating from Standard & Poor's, one of the highest claims-paying ability ratings in the insurance industry.

Acadia Insurance is a subsidiary of W. R. Berkley Corporation, one of the 45 largest property and casualty insurance groups in the United States, also ranked as one of the 50 largest diversified financial companies by *Fortune*.



Acadia Insurance®

Acadia Insurance Companies
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A member of the W.R. Berkley Corporation



Fuel Oil Dealer's Program

Residents in the Northeast are the largest consumers of heating oil in the United States. Over fifty percent of the retail home heating oil dealers in the country are located in this area. If your primary business is delivering heating oil to residences and light commercial customers, this program is designed exclusively for the unique needs of your business.

Advantages of the program include:

- Broad Coverage
- Competitive Rates
- Convenient Billing Terms
- Knowledgeable Loss Control Staff
- Prompt Claims Service

Qualifications

Acadia Insurance Company is committed to serving the needs of its customers. We think that you will find our combination of pricing, coverage and emphasis on service to be a truly superior value. Membership in an industry association is not required to participate in Acadia's Fuel Oil Dealer's Program.

Eligibility criteria:

- Dealer has operated this business for at least four years or has equivalent experience.
- Business meets Acadia's standards for acceptable financial condition.
- Only fully insured subcontractors are used.
- Delivery and service vehicles are driven within a limited radius.
- Inspections indicate vehicle maintenance is "Superior."
- Loss experience, for all lines considered, is demonstrated to be "Above Average."
- Dealer adheres to DOT regulations.

- Dealer agrees to tag customer's fill pipe and only pumps if vent pipe and vent whistle are provided.
- Firm employs mature drivers, preferably with five years experience.

Special Features

Automatic Fill Protection Coverage

If you offer "Keep Full" service, miscalculate and fail to make a delivery, resulting in damage to the customer's property, will your current policy cover this loss? Do they make a premium charge for this coverage?

Acadia automatically includes this protection at no additional premium charge.

Limited Pollution Liability Coverage

If there is a "puff back," in which soot or smoke is suddenly released while performing burner service or if oil is spilled by overfilling the tank, will your current policy pay for damages and clean up?

Acadia automatically provides limited pollution liability coverage at no additional charge.

Commercial Automobile Coverage

Coverages include a broad range of Specified Perils, Comprehensive and Collision deductibles to a maximum of \$5000. If your vehicles are off the road for a predictable period of time due to the seasonal nature of the fuel oil business, under your current policy would your premiums be adjusted to reflect this down time?

Acadia will issue "up front" Suspension Credits at policy inception which may allow your premium to be adjusted to reflect actual use of commercial vehicles.

Automobile Business Income Endorsement

If you rely on your delivery truck as the foundation of your business and it becomes inoperable due to a covered loss, would you lose income every day that the truck was unavailable?

Provided that Comprehensive or Specified Cause of Loss and Collision coverage is carried on the damaged truck, Acadia automatically provides a limit of \$15,000 Business Income coverage (subject to a 10% deductible).

Property Extension Endorsement

In addition to a broad range of standard coverages and the special features outlined above, for a flat charge of as little as \$250 you may also purchase the Property Extension Endorsement, which includes a bundle of specially priced coverages and limits such as:

- \$30,000 - Wrong Delivery of Petroleum products
- \$25,000 - On Premises Pollutant Clean Up and Removal
- \$25,000 - Business Income and Extra Expense
- \$25,000 - Ordinance or Law
- \$25,000 - Terminal Access Card/Key Coverage
- \$25,000 - Electronic Office and Business Equipment
- \$15,000 - Transportation coverage, including theft
- \$10,000 - Consequential Loss
- \$10,000 - Employee Dishonesty
- \$ 5,000 - Miscellaneous Tools & Equipment

Interested? Please contact your local Independent Insurance Agent who represents Acadia Insurance Company. They will be happy to help you.

Please note: The features outlined in this brochure represent a broad overview of coverage available under Acadia Insurance Company's policies. For specific coverage please refer to the actual policy forms.