



# LICA Insurance Program

Land Improvement Contractors is a specialized program that provides broad coverage specifically designed for the unique needs of contractors, some of its many benefits include competitive pricing, comprehensive coverage, convenient payment options, excellent claim service and a safety group program.

## The LICA Association

For fifty years, LICA contractors have paved the way for our country's growth and expansion. We have contractors from coast to coast providing a wide range of services: grading, excavating, drainage, landscaping, paving, wetland development and site preparation just to name a few.

Our contractors work in cities, on farms, ranches and in rural areas. They work with dedication and commitment to the conservation of soil and water.

If you are a contractor, you should become a member of this great association! We strive to improve the business climate by working for better legislation and regulations, by keeping our members abreast of the current changes impacting their operations, and providing training in the latest technology.



**Working together to provide money saving solutions for you.**

## Policy Advantages

### Dividend History

2001	7.98%	\$ 50,930.00
2002	18.00%	\$ 183,511.88
2003	10.00%	\$ 145,531.93
2004	3.50%	\$ 97,664.60
2005	5.50%	\$ 212,262.32
2006	3.50%	\$ 159,319.00
2007	12.0%	\$ 623,622.21
2008	0 %	\$ 0
2009	10.00%	\$ 543,551.30

### Safety Group Dividend

Premiums from all LICA contractors in all 8 states are added together at the end of the calendar year. Then this number is divided by the total losses of these same contractors. If the loss ratio is under 55% a dividend will be paid out to the contractor who is part of the insurance program

### Loss Control Services

Continental Western has an outstanding loss control program. Let us know if you would like help with DOT rules & regulations for your trucks and/or drivers, safety videos for your employees, or a routine inspection of your shop or jobsite. In addition call us directly for questions on general OSHA safety. Employee safety hand books, and overall OSHA compliance for your business. Did you know we can help you with OSHA 10 hour training, trenching and competent persons? We are here to help you with all your loss control needs.

# FAQ's

## What is LICA?

Land Improvement Contractors Association is a national association with individual state chapters. LICA is committed to helping contractors with education, legislative issues, and overall safety. This helps any member to be more informed, safe, and more professional in their line of work. For additional LICA information please see the links on our website for the state chapters for where they are located and upcoming events.

## Who is eligible for this program?

First and foremost you have to be a member or associate member of LICA. Second is you have to be tied into the business of moving dirt, rock or other materials. Associates that sell to these contractors or perform services are also eligible for this program. Third you have to be located in one of these 8 states: Iowa, Missouri, Illinois, Wisconsin, Indiana, Kansas, South Dakota, and Minnesota. It doesn't matter if you are a one man operation or have fifty employees. This insurance program is designed for your dirt moving needs!

## I like my current agent can I keep my insurance local?

You bet! This is an open insurance program available to all agents in the participating states. If your agent represents Continental Western, then have your agent call the company directly and ask for the LICA insurance program. If your agent does not represent Continental Western than have your agent call us at Prins Insurance. We'll offer the same quote and help broker the business. Feel free to have your agent call us anytime with questions on how this program works.

## Policy Advantages

The LICA program includes the following coverages:

### Inland Marine Limits Include:

Miscellaneous Tools	\$10,000
Employee Tools	\$10,000
Installation Floater	\$10,000
Property in Transit	\$10,000
Hired or Leased Equipment	\$100,000
Rental Reimbursement	\$5,000
Radios/Cell Phones	\$2,500

### General Liability Limits Include:

Voluntary Property Damage	\$20,000
Property Damage CCC	\$20,000
Blanket Additional Insured	
Aggregate Limit of Insurance per project	

### Automobile Enhancement Endorsement

Broadened Named Insured
Additional Insured Status
Supplementary Payments
Fellow Employee Coverage
Auto Medical Payments
Transportation Expense
Airbag Coverage
Lease Gap Coverage
Glass Deductible
Electronic Equipment
Personal Effects
Towing Coverage
Hired Physical Damage Coverage
Rental Reimbursement
Drive Other Car Coverage
Knowledge of Occurrence
Waiver of Subrogation by Contract
Unintentional Omissions

### Property Enhancement Coverage

Business Income	\$50,000*
Computers, Software & Telephone	\$25,000*
Extra Expense	\$10,000*
Property in Transit	\$10,000
Property Off-Premises	\$25,000
Accounts Receivable	\$25,000*
Arson Reward	\$5,000
Backup of Sewers, Drains, Sump	\$5,000*
Building Ordinance or Law	\$100,000*
Expediting Expense	\$25,000
Fine Arts- Market Value	\$5,000
Fire Department Service Charge	\$5,000
Fire Protection Equipment Refill	\$5,000
Furs and Jewelry	\$5,000
Loss Data Preparation Cost	\$5,000
Money and Securities	\$5,000*
Newly Acquired or Constructed Property- Bldg and Bus. Personal Property	\$1,000,000
Outdoor Property	\$10,000
Outdoor Signs Attached/Detached	\$10,000
Personal Effects/Property of others	\$10,000
Premises Boundary Increase	1,000Feet
Valuable Papers & Records other than Electronic Data	\$25,000*

\* Option to increase

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