



# Insurance Coverage Risk Solutions

---

NBIS is your property and casualty insurance provider for crane and rigging, specialized transportation, concrete pumping and equipment rental/dealers.

Every policy includes risk management solutions, industry-tested by our team of safety and regulatory experts.

Experience the Difference.



# Coverages and Risk Management Solutions

## PROGRAMS

---

NBIS offers premier heavy industry insurance programs with multi-line coverage.

- Crane & Rigging
- Concrete Pumping
- Specialized Transportation
- Equipment Rental/Dealers

## COVERAGES

---

Our specialized coverages address the unique exposures specific to your business.

- General Liability
- Property/Inland Marine
- Commercial Auto
- Excess/Umbrella
- Workers' Compensation
- Motor Truck Cargo
- Warehouse
- Rigger's Liability  
*(Crane & Rigging / Concrete Pumping only)*
- Additional Coverages & Endorsements  
*(Specialized Transportation)*

## RISK SOLUTIONS

---

We don't just address risk. We manage it.

- Contract Management
- Online Safety & Health Training System
- Fleet Cost & Care Partnership
- Telematics Partnership
- Online Driver Training System
- Dash Camera/Falcon Eye Partnership
- Risk Management Support System

## Risk Management Support System

### The final word in proactively managing risk.

The RMSS is a comprehensive assortment of tools that policyholders can use to drive proactive steps to manage risk more effectively, reduce future insurance costs, and run a more profitable business.

#### BENEFITS

---

- Understand contractual risk transfer
- Understand responsibilities and requirements delineation
- Learn about regulations and compliance
- Easy claim reporting
- Comprehensive case studies
- Procedures and presentations to support your risk department

#### RMSS HIGHLIGHTS

---

- Subcontractor Review Manual
- OSHA Regulation Compendium
- Customizable Employee Safety Handbook
- Targeted Safety Training
- ASME B30.5, B30.27 industry standards of care
- Training documents and presentations

## Contract Management

### Effectively optimizing risk-transfer potential.

#### BENEFITS

---

- Optimize risk-transfer potential
- Assess enforceability
- Mitigate losses
- Protect against rising insurance costs
- Protect company assets

#### KEY PROVISIONS

---

- Indemnification clause
- Insurance provision
- Operation of equipment provision
- ASME B30.5 responsibilities
- Conditions – ground, power line, rigging
- No reliance on load-measuring devices



# RMSS

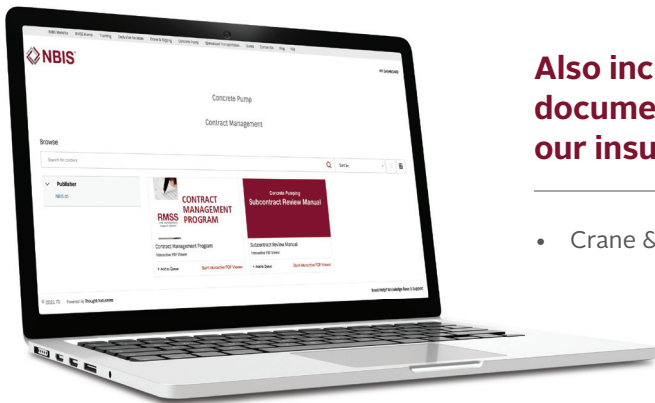
risk management support system<sup>®</sup>

The RMSS is a unique online platform where NBIS insureds can access a comprehensive suite of risk management resources. Enjoy 24/7, single sign-in access to risk management tools specific to the heavy construction industry.

## The RMSS includes access a wide variety of NBIS Exclusive Service programs and partnerships:

- NBIS Safety & Health Program
- NBIS Driver Training Program
- Discounted Camera Program
- Driver Insights Program
- OSHA Litigation Support
- Manufacturer Training Content
- Industry Association Safety Content

 **FLEET COST & CARE** — Preferred pricing for NBIS insureds  
 **ITI** — Preferred pricing on premium content



## Also included in the RMSS Portal are contract management documents and case studies, unique to each market segment our insured companies operate in:

- Crane & Rigging
- Concrete Pump
- Specialized Transportation



## Why Use the RMSS?

The RMSS is the power behind your NBIS policy. This complimentary toolkit allows you to take proactive steps towards managing risk more effectively, resulting in a more profitable business.

# Get started today!



To activate your RMSS account, visit **NBIS.com** and click **RMSS** in the upper right corner.

**www.nbis.com**  
**RiskManagement@NBIS.com**  
**877-720-RMSS (7677)**

# NBIS Online Driver Training Program

## Comprehensive online driver training

### We don't just believe in training. We invest in it.

Using proprietary claims data, we developed one of the most comprehensive online driver training programs available today. Designed by some of the country's foremost transportation experts, the NBIS Online Driver Training modules are specifically formulated for drivers operating:

- Mobile Cranes
- Heavy Haul/Tractor Trailers
- Concrete Pump Trucks

### Benefits upon benefits

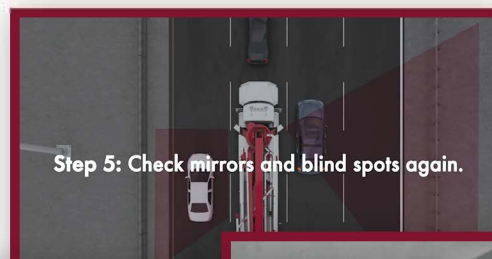
- Updated based on proprietary claims data to the current road hazards faced by these unique industries
- Training designed by NBIS Risk Management experts and invokes a reduction in deductible for trained driver involved in accident \*\*
- Available 24/7
- Full tracking and reporting
- Trains employees to be aware of the hazards associated with their vehicle
- Customized to the type of vehicle your employees drive
- Program enrollment required by policyholder to access courses
- All training is accessed from the NBIS RMSS platform (other online training offered as a policyholder benefit)

\*\* based on NBIS coverage purchased, discuss with your agent for more details

### Eradicating high-risk behaviors through training

The NBIS Online Driver Training Program targets the most common high-risk driving situations and behaviors and illustrates practical ways to deal with and avoid them. For mobile crane drivers, concrete pump truck operators, and heavy haul tractor drivers, we offer six customized courses:

1. Distracted Driving
2. Changing Lanes Safely
3. Right Hand Turns
4. Stopping Distance
5. Backing Safely
6. Compliance Safety Accountability



To defend your company in litigation, you will be asked to show you train and document that training. Our Learning Management System provides this level of documentation.

For enrollment or more details, contact NBIS Risk Management at **877-720-RMSS (7677)** or email [RiskManagement@nbis.com](mailto:RiskManagement@nbis.com)

# NBIS Online Safety & Health Training

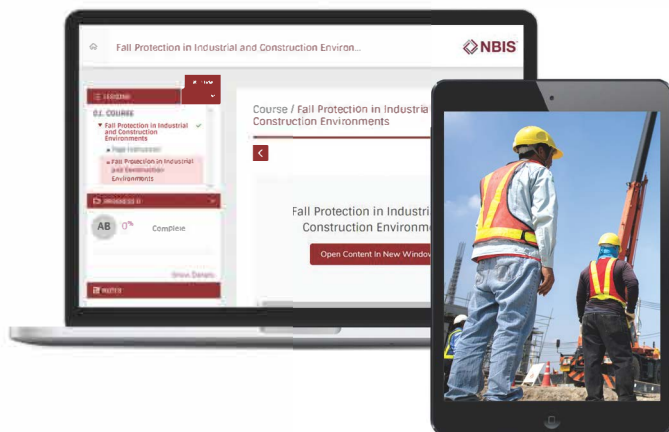


## Culture-shaping safety training

### A full suite of training resources—available anytime, anywhere.

As an NBIS policyholder, you and your employees can participate in a variety of courses—anytime, anywhere, using a unique login—designed to enhance the safety culture within your organization. Courses range in topic and are updated frequently. A selection of course topics includes:

- Crane Safety
- Rigging Safety
- DOT Cargo Securement
- DOT Commercial Motor Vehicle Inspections
- Fall Protection
- Trenching and Shoring
- Lockout / Tagout
- Silica Safety in Construction Environments
- OSHA Record keeping
- Defensive Driving
- Slips, Trips, and Falls in Construction



### The right safety culture starts with the right training.

Having a safety program that you know and follow is good, but it isn't good enough. You also need the right safety culture. You need people who buy into the safety mindset. People well versed in OSHA regulations, workplace safety issues (like slips, trips, and falls and PPE) and rigging safety.

### Convenient and Cost-Effective Access to Robust Training Options

Online safety training is a proven catalyst in promoting a true safety culture. Your policy benefits provide you and your employees access to hundreds of 30-50-minute safety training titles with 24/7 accessibility from anywhere there's an Internet connection. Add in the detailed tracking and reporting capabilities and you'll find that nearly nothing else on the market today compares.

#### COMPREHENSIVE LIBRARY

Access to hundreds of various safety titles—from construction topics to general safety.

#### SELF-PACED TRAINING

Training can occur at literally anytime, day or night—whenever your schedule allows.

#### TRACKING, DOCUMENTING, REPORTING

Comprehensive tracking of training results and individual documentation of course completion to aid in protecting your company from negligence lawsuits.

For additional information email [RiskManagement@nbis.com](mailto:RiskManagement@nbis.com) or call **1.877.720.RMSS (7677)**.

## Discounted Specialized Training for NBIS Insureds

### Industrial Training International (ITI) Premium Content

In partnership with NBIS, ITI has extended NBIS Insureds a **discount for Premium Content** offered by ITI. To take advantage of the discounted courses, access your RMSS Insured Portal account and visit the ITI Premium Content page found in the Exclusive Services menu. Many in-person and on-line courses are discounted by using the code NBISRMSS when checking out on-line. Please note, certification and qualification exams are not eligible for discounts.

#### Training classes include:

- Working at Heights Around Mobile Cranes
- Advanced Rigging
- Fundamentals of Slings & Rigging Equipment
- Mobile Crane Load Chart Basics
- Rigging Engineering Calculations
- SignalPerson Certification (NCCCO Test Prep)
- Suspended Personnel Platforms

### J.J. Keller Premium Content

Is your company in need of additional Transportation Training for a special circumstance? NBIS is pleased to provide 231 J.J. Keller on-line training titles at a special **discounted rate of \$5.95 per course**. To take advantage of the discounted courses, access your RMSS Insured Portal account and visit the J.J. Keller Premium Content page found in the Exclusive Services menu. These on-line courses are discounted by using the code NBISDRIVER when checking out on-line.

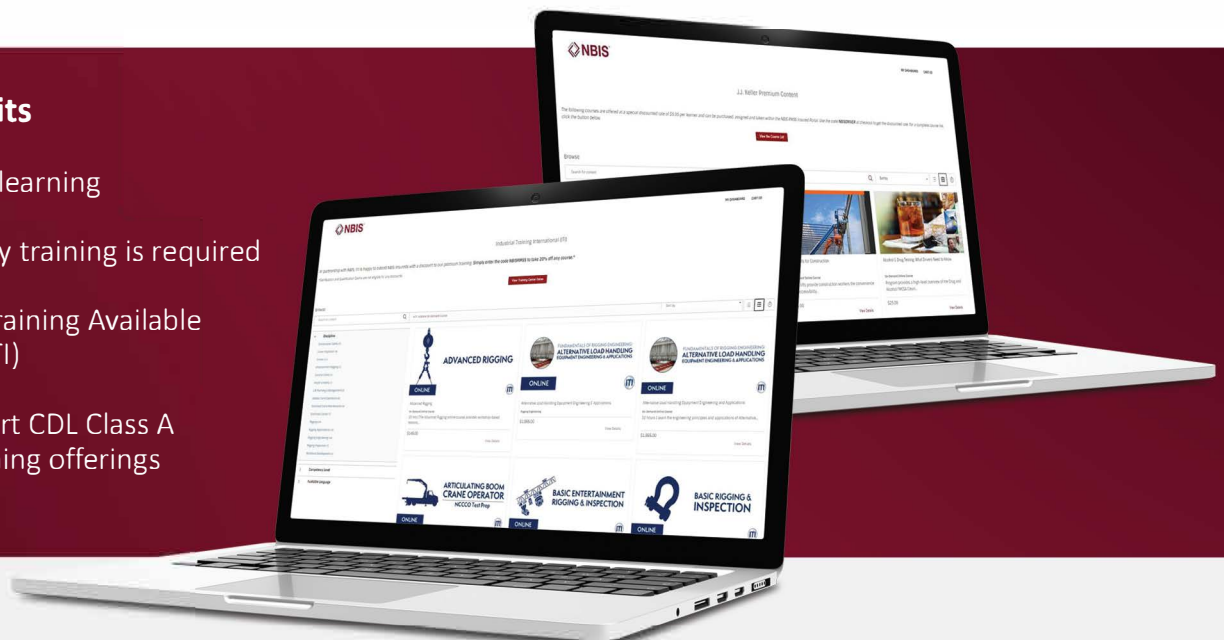
#### Training classes include:

- 30 Minute Breaks
- Cargo Securement: Flatbeds
- Overhead and Underside Clearance
- Defensive Driving for Light and Medium Duty Vehicles
- Trip Planning
- Hours of Service Training: ELD Basics
- Vehicle Inspections: Tractor Trailers

All Premium Content courses purchased in the RMSS can be assigned to an individual Learner via their RMSS user profile.

### Benefits upon benefits

- 24/7 accessible online learning
- When in-depth industry training is required
- Online and In Person Training Available (In Person offered by ITI)
- J.J. Keller Safe and Smart CDL Class A & Non-CDL Driver Training offerings



To learn more about how your company can purchase additional training, contact us:  
**877-720-RMSS (7677)** or email [RiskManagement@nbis.com](mailto:RiskManagement@nbis.com)



# NBIS FalconEye Camera Discount Program

» NBIS Policyholders can access preferred pricing from FalconEye, a leading fleet camera provider.



## Why dash cams?

The use of dash cams is continuously increasing, especially among fleets—and for good reason. Not only can dash cams give insight into what actually occurred during a critical safety event, but they can also enhance driver-coaching programs and improve fleet safety.

## Dash cams also provide five specific benefits:

1. Help reduce false claims
2. Incentivize safe drivers
3. Improve driver training
4. Speed up insurance claims
5. Protect drivers

## Installing dash cams in your fleet is a clear sign that you're serious about fleet safety.

- 130,000 people are injured every year in the US from Trucking Accidents.
- Texas, California, and Florida lead the nation in Trucking Accidents.
- End the debate with camera footage.

Prime Gold AHD Dash Cam with Touch Screen	\$99.97
MEMORY SIZE OPTIONS: 128GB	
12 Volt Hard Wire Straight Power Kit: 12 Volt Hard Wire Straight Power Kit	\$18.99
MEMORY SIZE OPTIONS 32GB-256GB 128GB	\$27.97
Subtotal	\$146.93
Shipping	Calculated at next step
<b>Total</b>	<b>USD: \$146.93</b>

## Sample Cost Comparison

(10) Vehicle Fleet: **\$1,470.00**  
(20) Vehicle Fleet: **\$2,940.00**

### OR

Soft Tissue Claims that could range from **\$25,000.00 to Policy Limits if Litigated**

*\* Camera pricing and claims settlement cost based on 2021 information*

## Available Discounts

### One-To-Four Camera Dash Cams

- 1080p DVR Dash Cam
- Orb Wifi GPS DVR Dash Cam
- Pinnacle 4k Wifi Dash Cam w/ GPS
- 3rd Gen Dual DVR Dash Cam
- 2 Cam Prime 1080p DVR Dash Cam
- Pinnacle 4k Dual Wifi Dash Cam w/ GPS
- Triple (3) Cam 1080p Dash Cam
- Quad (4) 1080p Dash Cam System
- 4 Cam Prime 1080p Dash Cam System
- Pinnacle 4k Quad Wifidash Cam w/ GPS

### Two-To-Eight Camera DVR Systems

- 2-4 Cam Wired DVR System With 9" LCD
- Digital Wireless 2-4 Cam DVR System w/ 9" LCD
- Mobile DVR (MDVR) System w/ 3-4 Cams & 7" LCD
- Mobile DVR (MDVR) 1080p System w/ 4-8cams

» For additional information about the NBIS FalconEye Camera Discount Program, contact an NBIS Risk Management Specialist today.

**Visit NBIS.com or call 1.877.720.RMSS (7677) RiskManagement@nbis.com**



## Maximize Safety and Efficiency with Digital Document Management

### Simplify fleet management and manage operational risk with Fleet Cost & Care's industry-leading software.

#### Streamline Signature and Document Management

- Generate PDF documents (such as quotes and rental agreements) and email for signing directly from DocuSign. Capture electronic signatures from a smartphone or tablet at the beginning and end of a job.
- Use Terms & Conditions templates to make it easier to manage the various types of forms you need for different companies, yards, etc.

#### E-TICKETS ARE:

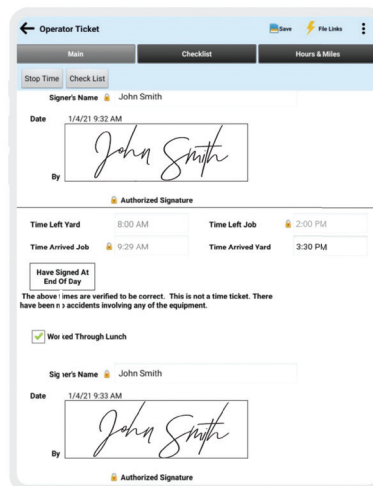
- Accessible anywhere with Offline Mode
- Automatically emailed to customer once signatures are obtained
- Attachment-friendly for sending lift plans, permits, and more.

#### Help Ensure Compliance with Ease

- Easily require employees to complete and attach essential items like pre-job inspections and site safety checklists before starting work.
- Configure certification requirements to ensure that only employees with the correct credentials are assigned to specific tasks—system will alert you to potential conflicts.

#### Stay On Top of Data and Extend Equipment Life

- Be alerted to coming due and past due certifications
- Stay current with your engine hour, odometer meter, preventive maintenance activities, and inspection schedules.
- 360-degree view of down time history, maintenance and repairs, warranty info, and equipment deficiencies helps you
- ELD and GPS integration enables HOS importing from ELD systems so dispatchers stay compliant when scheduling employees.



**NBIS and FCC help you leverage technology so that you can rest easy knowing you're compliant and covered—and focus on getting the job done.**

## Expert OSHA-specific legal representation

### A partnership for the “best fighting chance”

When we say that we’ve got our policyholder’s best interests in mind, we really mean it. Which is why we’ve partnered with Michael Rubin, Esq.. As an NBIS policyholder, you have access to one of the best OSHA & crane specific legal representation providers in the country to assist you in fighting OSHA citations and fines. Best of all, NBIS policyholders can get the first hour for free as a consultation.

*Note: Fees for service are negotiated directly between the insured and Michael Rubin as outside industry counsel. Your GL policy does not provide coverage for Government citation defense.*

### Alleviating OSHA concerns

If OSHA shows up at your site or facility for any reason — a serious accident, a fatality, or even simply because of an employee complaint — you’ll have access to a trained and experienced attorney who can walk you through the process, every step of the way.

### Frequently requested OSHA litigation services

- Litigating contested OSHA citations with Department of Labor attorneys before the Occupational Safety and Health Review Commission (OSHRC)
- Negotiating with OSHA and Department of Labor attorneys for the withdrawal and/or settlement of citations
- Representing employers throughout the OSHA enforcement process, including the initial inspection, issuance of citations, and subsequent analysis of defenses and strategy
- Managing OSHA inspections for employers, regularly appearing on-site immediately after catastrophic accidents, including those involving multiple fatalities
- Counseling employers on their rights and responsibilities under OSHA
- Providing day-to-day OSHA counsel on the myriad OSHA issues facing employers, including any changes or developments in occupational safety and health law



### Spearheaded by one of the best attorneys in the business

**Michael Rubin**  
OSHA - Crane & Rigging Industry Focus

- 20 years of litigation experience; proficient in litigation before the Occupational Safety and Health Review Commission
- Advises and represents employers across multiple industries and around the country in connection with OSHA inspections, investigations, and enforcement actions
- Develops and audits safety programs and policies and counsels employers on related risk-management strategies
- Hands-on experience managing accident investigations — including those involving multiple fatalities — and regularly represents employers before, during, and after the OSHA inspection process
- Regularly contests citations on behalf of employers and negotiates for the withdrawal and/or settlement of citations

**To receive your complimentary 1st hour FREE with Michael, contact 877-720-RMSS (7677) or Email [RiskManagement@nbis.com](mailto:RiskManagement@nbis.com)**

# Case Study & Claims Outcome Review

## DESCRIPTION – DASHCAM FOOTAGE, MERGE

### Facts of the case:

- Plaintiff Driver entered/merged into lane of the client’s vehicle. Rear end collision occurred.
- Defendant used dash/cab cameras as regular protocol.
- Plaintiff Driver alleged the insured driver merged into the lane hitting the plaintiff’s vehicle.
- The Police Officer used the dashcam video to aid his on-scene investigation and cited the claimant driver as evidenced in the Crash report.
- The Plaintiff attorney withdrew representation upon seeing the evidence.

### What would you do?

But for the dashcam video, the claim examiner would have been presented with a “driver vs driver” position with the rear-end damage favoring the injured claimant’s story and the public’s general dislike of the big trucks unless shown differently by compelling evidence.

Since Florida is a pure comparative fault jurisdiction, the claim examiner would rightfully have approached this as 75/25 adverse to the insured with a neck and back soft tissue injury exposure involving an attorney that would have seen a reasonable injury reserve of \$25,000 and the property damage being paid. In this situation, the claim file was closed “no pay”.

*“Who insures you doesn’t matter, until all of the sudden it does.”*  
**Bill Tepe, NBIS President & CFO**

Over the years, we have seen several advancements in driver technology. The information contained in these devices is ever evolving – and is also discoverable.

NBIS offers partner discounts:

- Cameras outside the cab and down the truck to record incidents and help determine liability (**passive management**),
- Telematics systems to understand driver behavior, so you can coach your drivers to avoid bad driving habits leading up to an accident (**preventive management**).



## OUTCOME OF CASE

An excellent example of the benefit of the dashcam recording the truth. The important outcome for the insured was that there was no incurred loss on their claims history to adversely impact premium.

# Case Study & Claims Outcome Review

## DESCRIPTION – OVERSIZE LOAD, SIDE SWIPE

### Facts of the case:

- Plaintiff Driver entered opposite travel lane of the client's oversize load. Sideswipe occurred.
- Defendant Load clearly marked with flags and banners.
- Defendant had Escort Vehicles present.
- 2 witnesses on scene, one favorable the second unfavorable.
- Fatality involving pastor's wife, mother of 9 and grandmother of 27.

### What would you do?

Elements of a fatality accident include runaway jury anxiety due to jury shock over accident details. Focus on the long-distance view of the result rather than the short view of the anxieties.

Demand for this fatality was set at a multi-million dollar level. Case was sent to trial and was defended based on the safety standards in place: the defendant's slow rate of travel, escort/pilot cars to oversize banners and flags.



***“Who insures you doesn't matter, until all of the sudden it does.”***  
***Bill Tepe, NBIS President & CFO***

Being the first responder to a claims event carries with it a great deal of responsibility.

It's important for management to develop a Jobsite Accident Response Plan prior to the claim event, so that critical information can be gathered in a calm and systematic way.

Severity claims response is most effective when it utilizes a pre-planned approach. While safety and accident prevention are the core focus of the plan, a good response plan contemplates multiple scenarios with two key objectives in mind: preserve evidence and “set the table” for the investigative team.

## OUTCOME OF CASE

Case was settled in the defendant's favor, difficult and emotional result. Swift claims response and on-scene evaluations & documentation contributed to the final result.

# Case Study & Claims Outcome Review

## WHAT'S IN YOUR CONTRACT/JOB TICKET?

### Facts of the case:

- Plaintiff bare rented a Manitou 10210 telescoping boom forklift from the NBIS insured, as had occurred many times over the last few years.
- The bare-rented forklift was involved in an accident under the operation over the road.
- Injuries included soft-tissue of the neck and back.
- NBIS Insured rented the equipment with specific contract language requiring indemnity and named as additional insured.
- Demand and tender went back and forth for nearly two years.

### What would you do?

Without the NBIS preferred contract requiring indemnity and be named as an additional insured, the NBIS policy would have been primary since traditionally, the coverage follows the vehicle. However, the defense and indemnity of NBIS Insured was eventually accepted by AIG/Starr Indemnity because of the contractual obligation to indemnify NBIS Insured and that CCA's policies were primary by contract.

The claim was settled, provided the release and stipulation of dismissal noting dismissal and release in favor of the NBIS insured.

***“Words matter, so change them in your favor.” Billy Smith, NBIS EVP Claims & Risk Services***

Doing something because it's the way you've always done it is a surefire way to guarantee you're not doing everything you can to protect yourself, especially when it comes to the language in your rental agreement – the first line of defense for you and your employer.

You may have noticed that many contracts have indemnity language which reads that a company will indemnify the lessor for any incident **“arising out of”** work done by the lessee (you). This can be problematic. The general consensus is that the phrase **“arising out of”** should be tightened up by using language such as **“originating from”, “growing out of”, “flowing from,”** or **“done in connection with”** – meaning: change the phrase **“arising out of”** to something that requires some causal connection to the injuries suffered but does not require proximate cause in the legal sense. Having the right language in your rental agreement can literally mean the difference between paying an outrageous amount of money in a lawsuit and transferring your risk to the liable party.



## OUTCOME OF CASE

ZERO loss payment, ZERO expense payment NO incurred claim dollars on the insured loss run for this accident.



## **ATLANTA** - Headquarters

---

2859 Paces Ferry Rd SE  
Suite 800, Overlook III  
Atlanta, GA 30339

**Email:** [contactus@NBIS.com](mailto:contactus@NBIS.com)

**Tel:** (866) 668.NBIS (6247)

## **BALTIMORE**

---

8221 Ritchie Highway, Suite 302  
Pasadena, Maryland 21122

**Phone:** (410) 863.4894

**Toll-Free:** (877) 720.RMSS (7677)

**NBIS.COM**

---