

APPLICATION GLOSSARY

This glossary is designed to help you accurately complete the insurance application. The list is in alphabetical order.

Ambulance: A vehicle specially equipped for transporting sick or injured people to and from the hospital, especially in emergencies.

Bus: A vehicle with front and center doors, normally with a rear-mounted engine and low-back seating and without luggage compartments or restroom facilities. Used in frequent-stop service.

Camps – Overnight: A camp sponsored and run by a department within the entity, typically the parks and recreation department, where campers stay overnight. This does not include a day camp that may have an occasional overnight camping trip.

Clinic: A freestanding, entity-owned and operated facility used for the medical or psychological diagnosis and treatment of outpatients. There are no overnight stays at a clinic, nor are there any invasive medical procedures conducted.

Dam: Any artificial barrier, including appurtenant works, which impounds or diverts water and either a) is in excess of twenty-five (25) feet in height, regardless of storage capacity, or b) has an impounding capacity of fifteen (15) acre-feet or greater, regardless of structure height. A structure not meeting these two requirements is not considered a dam.

Dam – Acre-Feet: The volume of 1 acre of surface area 1 foot deep. The impounding capacity of a dam is described in acre-feet.

Day Care Operations – Non-school: Day care operations not affiliated or operated by a school.

Dock: A structure extending along or out from the shore into a body of water, to which boats may be moored.

Dump: An excavated piece of land used as storage for waste materials. Dumps tend to be smaller than landfills. A dump does not have a leachate collection and treatment system.

Electric Utility – Fuel Types:

- Fossil fuels: coal, oil, and natural gas
- Renewable sources: biomass, geothermal, hydroelectric, and solar

Emergency Medical Technician (EMT): Health care providers of emergency medical services. EMTs are clinicians trained to respond quickly to emergency situations regarding medical issues, traumatic injuries, and accident scenes. EMTs can also be firefighters. All EMTs, including firefighter EMTs, are included in the EMT count.

Employee Count: The total number of employees. Includes all full-time, part-time, and seasonal employees.

Employee – Full-Time: An employee who works an average of at least 30 hours per week or 130 hours per month.

Employee – Part-Time: An employee who works less than 30 hours per week.

Employee – Seasonal: An employee who is hired for less than six months of the year. Typically, the employee works each calendar year in approximately the same part of the year, such as summer or winter.

Entity Exposure: An operation owned, operated, and controlled by the entity.

Garbage Hauling – Nonhazardous Waste: All waste material not specifically deemed hazardous under federal law is considered nonhazardous waste. Nonhazardous waste includes paper, wood, plastics, glass, metals, and chemicals as well as other materials generated by industrial, commercial, agricultural, and residential sources.

Gross Vehicle Weight (GVW): The maximum total loaded weight of a specific vehicle.

Ground Up Losses: First dollar noncapped losses. This is the entire amount of a loss and is not capped (stopped) at the self-insured retention. The losses include any incurred amounts paid and reserved by the excess insurer.

Hazardous Waste: Any waste that has one of these four characteristics:

- Ignitability, or being flammable
- Corrosivity, or being able to rust or decompose
- Reactivity, or being explosive
- Toxicity, or being poisonous

Invasive Medical Procedure: A surgical or exploratory activity in which the body is pierced by a device. An inoculation is not an invasive medical procedure.

Landfill: A site for the disposal of solid waste in which refuse is buried between layers of dirt to fill in or reclaim low-lying ground. A landfill has a liner at the bottom to catch the liquid produced by solid waste, whereas a dump does not. Landfills are covered daily with soil to deter pests and prevent bad smells from being released into the air. Landfills are regulated by the federal EPA.

Marina: A specially designed harbor with moorings for pleasure craft and small boats. Marinas often offer supplies, repair services, and other facilities. If there is only a dock, it is not a marina.

Marina – Dry Storage: Storing a boat in dry conditions, usually on land or inside a garage-like structure.

Marina – Slip: The portion of a pier, finger pier, or float where a boat is berthed or moored or used for embarking or disembarking.

Medical Director: A physician who provides guidance, leadership, oversight, and quality assurance for a predefined area of practice, typically paramedics and EMTs. They are not involved in direct patient care.

Mobile Equipment: Any land vehicle that is not designed primarily for use over public roads and is not subject to motor vehicle compulsory or financial responsibility laws or other insurance laws in the state where it is licensed or principally garaged.

Motorcycle: A two-wheeled vehicle that is powered by a motor and has no pedals.

Non-clerical Payroll: All payroll other than payroll in Worker's Compensation classification code 8810.

Paramedic: A health care professional working mainly as part of an emergency medical unit. The scope of practice of a paramedic generally includes autonomous decision-making involving the emergency care of patients. A firefighter can be a paramedic. All paramedics, including firefighter paramedics, are included in the paramedic count.

Pier: A structure built on posts that extends from land out over water and is used as a landing place for ships, an entertainment area, a strolling place, etc. A dock is not a pier.

Private-Passenger Type (PPT): A motor vehicle designed for use on public roads and subject to motor vehicle compulsory or financial responsibility laws or other insurance laws in the state where it is licensed or principally garaged. It is not used as a public or livery conveyance for passengers and is not rented to others. Do not include Police and Fire PPTs in the Private-Passenger Type (PPT) count. Do not include mobile equipment or trailers in the Private-Passenger Type (PPT) count.

Private-Passenger Type – Fire: A PPT, including SUVs, used exclusively by fire department personnel. Do not include in the Private-Passenger Type (PPT) count. Count Fire PPTs and SUVs separately. Do not include mobile equipment or trailers in the Fire PPTs count.

Private-Passenger Type – Police: A PPT, including SUVs, used exclusively by the police for patrol and official business. Do not include in the Private-Passenger Type (PPT) count. Count Police PPTs and SUVs separately. Do not include mobile equipment or trailers in the Police PPT count.

Sanitary Sewer Lines: An underground carriage system designed specifically to transport sewage from bathrooms, sinks, kitchens, and other plumbing components to a wastewater treatment plant for filtration, treatment, and discharge.

Sewage Treatment Plant – Primary: Stage of treatment in which sewage flows through large tanks, commonly called settling basins, primary sedimentation tanks, or primary clarifiers. The tanks are used to settle sludge while grease and oils rise to the surface and are skimmed off. Primary settling tanks are usually equipped with mechanically driven scrapers that continually drive the collected sludge toward a hopper in the base of the tank, where it is pumped to sludge-treatment facilities.

Sewage Treatment Plant – Secondary: Stage of treatment designed to substantially degrade the biological content of the sewage, which is derived from human waste, food waste, soaps, and detergents.

Sewage Treatment Plant – Tertiary: Final treatment stage to further improve the effluent quality before it is discharged to the receiving environment (sea, river, lake, wetlands, ground, etc.). More than one tertiary treatment process may be used at any treatment plant.

Storm Sewer Lines: Sewer lines designed to drain excess rain and groundwater from impervious surfaces such as paved streets, parking lots, sidewalks, and roofs. The sewer lines are fed by street gutters on roadways.

Superfund Site: Any land in the United States that has been contaminated by hazardous waste and identified by the EPA as a candidate for clean-up because it poses a risk to human health and/or the environment. These sites are placed on the National Priorities List (NPL).

Trailer (Up to 2,000-lb Load Capacity): An unpowered vehicle towed by another vehicle. This is not an auto and should not be included in the private-passenger type count, the fire private-passenger type count, or the police private-passenger type count.

Training for Intervention Procedures (TIPS): Education and training for the responsible service, sale, and consumption of alcohol.

Truck Classifications:

- **Light Truck:** <10,000 lb GVW
- **Medium Truck:** 10,001–20,000 lb GVW
- **Heavy Truck:** 20,000–45,000 lb GVW
- **Extra-Heavy Truck:** >45,000 lb GVW
- **Tractors with Fifth Wheel:** <45,000 lb GVW
- **Garbage Truck:** A vehicle used for collecting household refuse

Utility Customers: Number of utility customer connections.

Wharf: A level concrete, stone, or metal platform lying alongside or projecting into water for loading and unloading of ships. A wharf is not a dock.