

Road Treatment Coverage – Optional Enhancement

Road Treatment Coverage provides coverage for road salt contamination to private water supplies resulting from plowing/sanding operations.

Maine State Law in Title 23 M.R.S.A., Chapter 313, Section 3659 states:

In the event a land owner believes that a private water supply on his land has been destroyed or rendered unfit for human consumption by a political subdivision constructing, reconstructing or maintaining a public highway under its jurisdiction, the owner may apply in writing to the political subdivision for a determination of the alleged cause and assessment of damages.

The remedies to settle these claims include: replacing the water supply, repairing the damage to the water supply, paying a designated sum of money, or purchasing the realty served by the water supply. These can be some fairly sizable claims.

The extension will provide coverage for claims that a land owner’s private water supply has been destroyed or rendered unfit for human consumption because of the application of salt or other chemicals to public roadways during winter salting and sanding operations. The limit is \$25,000 for any one claim and a \$100,000 annual aggregate or cap. Defense costs are included in these limits.

The cost is \$6.00 (effective 7/1/2018) per miles of roads plowed.

Please either **Accept** or **Reject** coverage by selecting one of the choices below:

Municipality:	
Accept	Reject

Coverage Accepted/Rejected by:

Applicant’s Signature	Printed Name	Title	Date

***If you choose to Accept coverage for Road Treatment, please complete the below section.
Coverage cannot be added without this section being completed and is subject to Underwriting review.***

Miles of Streets / Roads plowed: _____

How many tons of road salt do you spread in one season? _____

Do you have any alternate forms of treating roads other than spreading road salt? Yes No

If yes, please explain: _____

What percentage of your water supply is private (versus public)? _____ %

Do you use contractors to do snowplowing? Yes No
If yes, please provide a copy of the plowing contract and proof of insurance from the contractor

Have you had any losses due to road salt contamination within the last 5 years? Yes No
If yes, please provide the details including the date and total amount of loss (including expenses and attorney’s fees)