

Cotton Gin Insurance Best in Class Questionnaire

The best way to address the cotton insurance issues is by attracting more insurance companies toward wanting to write the accounts for cotton gins. For this to occur, the insurance companies that still write gin coverage must be profitable over the next few years.

Gins must do everything possible to avoid large claims. The way to do this is to have better controls in place to become a best-in-class risk. The questions below have been developed to assist gins in determining whether their gin is implementing programs and processes that insurance companies consider to be best management practices.

Fire Detection and Suppression

- Do you have a spark detection system, such as Argus?
- If so, how many zones do you have? How many detectors do you have?
- Do you have adequate fire extinguishers?
- Does the responding fire department maintain a current fire emergency plan for your facility?
- What is the distance to the nearest water supply?

Gin Safety

- Does the gin participate in the Ginners Association Safety Programs?
- How many years have you gone with No Lost Time accidents?
- Do you have a mandatory "NO SMOKING" policy in place?

Module Yard and Gin Premises

- Do you monitor the module yard 24/7 during season?
- Do you maintain at least 100 feet of clear space between each module yard and from all buildings?
- Do you maintain at least 400 feet of clear space between a module yard and the burr stacker?
- What is the distance between your gin building and your bulk burr storage?

Cottonseed Storage

- Do you store fuzzy cottonseed in a warehouse?
- How do you monitor cottonseed temperatures?
- Is your aeration system properly designed and sized?
- How do you monitor the moisture?
- Do you maintain a daily record of those readings?

Electrical

- What is the age of the electrical distribution system and/or the year of the most recent upgrade?
- What date was the electrical distribution system last inspected by a qualified licensed electrician?
- Is there a surge protector installed for the distribution system?
- Are annual infrared/thermographic scans of the electrical system performed?

Motes

- Are mote bales stored on-site?
- Are mote bales stored inside a warehouse?
- If mote bales are stored outside, do you store them at least 100 feet from any building?

Bale Presses

- What is the age of your bale press?
- How many bales per hour is your bale press rated?
- How many bale cycles (bales produced) since the installation of your bale press?
- For bale presses that have exceeded 400,000 or more cotton bales, have new strain rods been installed?
- Is there a 5-year inspection program for the bale press carried out by the original manufacturer or its authorized representative?
- Do you have an annual hydraulic fluid analysis performed?

Bale Storage

- Do you store cotton bales inside of a warehouse?
- If so, are all warehouses separated by at least 100ft of clear space?
- Do the baled cotton warehouses have sprinkler systems, with alarms that meet National Fire Protection Association (NFPA) standards?
- Do the baled cotton warehouses' fire walls and fire doors meet NFPA specifications?

Employees and Vehicles

- Do you use any H2-A employees? If so, are they allowed to drive company vehicles?
- Do you check Motor Vehicle Records on all employees who drive company vehicles and trucks? Moreover, if a driver incurs major violations in his or her driving record, do you still allow that individual to drive?
- Do you have a formalized fleet safety program?
- Do you have formal hiring and training procedures in place for your module truck drivers, bale truck drivers, and/or seed truck drivers?
- If so, do your formal hiring and training procedures include drug testing pre-hire, random, and post-accident for these individual drivers?
- Do you have a vehicle maintenance program in place?

- If so, do you keep safety, service, and repair files in each of your trucks?
- Is vehicle maintenance performed in-house or offsite at a licensed truck repair shop?

Contract Trucking/Hauling

- Are contracts in place with vendors/3rd party? Example: Contract trucking companies while on the premises?
- If so, what are the insurance limits that you require that they must carry?
- Does your contract include a “hold harmless” agreement?
- Does your contract state that you will be named as an additional insured on their policy?
- Do you have a requirement in place that states that, “All truck drivers must always remain in their vehicles?”