



Coverages

All coverages can be offered as stand-alone coverage or packaged in any combination; worldwide coverage extension available.

Commercial General Liability

- Contractors and consultants who provide predominantly environmental services
- Manufacturers and distributors with environmental exposures arising out of their facility or their products
- Environmental labs and testing facilities

Contractors Pollution Liability

- All types of contractors including generalists, trade, artisan, or environmental
- Coverage provided for lead, asbestos, mold, and transportation pollution liability
- Can be written as a 'wrap' as either owner or contractor-controlled insurance programs (OCIPs and CCIPs)
- Available as either primary or as unsupported excess

Follow Form Excess

- Excess of the CGL, pollution and professional liability coverage, including auto liability and employers liability
- Minimum Underlying Limits
 - Auto: \$1M CSL
 - Employers Liability: \$1M/\$1M/\$1M

Environmental Professional Liability

- Environmental engineers and consultants
- Air quality and industrial hygiene consultants
- Available as either primary or unsupported excess

Environmental Impairment Liability (EIL)

- Manufacturing, commercial, industrial, habitational, and municipal facilities
- Product recall and products pollution available by endorsement
- Available as either primary or unsupported excess
- Menu driven coverage form allowing flexible approach on each risk
- Coverage, limits, and attachment point can be tailored for each site on portfolio accounts
- Available as annual or multi-year term

Target Classes

Professionals & Consultants

Environmental Compliance/Permitting
Air Monitoring
Sampling/Analytical Labs
Wildlife and Impact Studies
Phase 1, 2, 3 Environmental Site Assessments Consultants
Consulting on Hazardous Materials
Mold Contractors/Consulting
Geophysical Consulting
Safety Training (Classroom Only)
Environmental Expert Witness
Environmental Manual Preparation

Contractors

Landfill Construction Contractors
Liquid Waste Remediation
Medical Waste Pickup & Remediation
Soil Remediation including Petroleum Contaminated Soil
Waste Water Treatment System Install/Maintenance
Above Ground and Underground Storage Tank Install/Removal
Fuel System Equipment Installation Service & Maintenance
Crime Scene Clean Up
Illegal Drug Lab Cleanup Contracting
Radon Testing
Asbestos Abatement Contracting
Lead-Based Paint Abatement Contracting
Environmental Drilling (Not Oil & Gas)
Environmental Emergency Response Contracting
Hazardous Materials Cleanup Contracting
PCB-Removal/Remediation Contracting
Waste Incineration
Underground Storage Tank Testing
General Construction Trades -- Monoline Contractors Pollution Liability Only – Including: Carpentry, Concrete, Demolition, Drywall/Gypsum, Electrical, Excavation, Foundation, Grading, HVAC, Painting, Paving & Asphalt, Plumbing, Roofing, Steel Erection, Weatherization, Welding

Automatic Declines

Professionals & Consultants

Geotechnical Services (Both GL & Professional)

Contractors

Mold Abatement with Residential Exposures

Fire/Water Restoration -- Can consider Contractors Pollution Liability on a monoline basis.

Aerial Spraying of Pesticides/Herbicides

Dry Cleaners

Closure/Post Closure Site Risks

Submission Requirements:

Environmental Application