Oil and Gas Coverages – Land Based Operations

Commercial General Liability
• Protects energy contractors, consultants and engineers, manufacturers, and distributors of energy products or products that can give rise to liability issues
• Offer both occurrence and claims made
• Action over coverage

Pollution Liability
• Protects energy contractors, consultants, and manufacturers
• Time element coverage offered via a Sudden, Accidental, and Abrupt Pollution endorsement to the GL
• Gradual coverage offered on a claims made basis through the Contractors Pollution Liability or Environmental Impairment Liability coverage parts
• Products pollution available on a claims made basis via the Environmental Impairment Liability coverage part

Professional Liability
• Targets energy consultants and engineers
• Claims made and reported coverage offered

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

Target Classes
Professionals & Consultants
Observe & Report Oilfield Consultants
Energy Safety Training or OSHA training (classroom only)
Pumper/Gauger
Landmen
Reservoir Engineers/Geologists
Mud Loggers
Drilling Fluids Engineer
Non Destructive Testing & Inspection Services
Pipeline Consulting
Seismic/Geophysical Surveys
Pipeline Inspection
Measurement While Drilling – Electrical Log Analysis

**Contractors**
Equipment Installation & Service Contractors
Salt Water & Fresh Water Haulers
Drilling Mud Haulers
Salt Water Injection Disposal Facilities
Site Prep Including Excavation Work
Roustabout – Specified Services
Vacuum Services
Valve or Pump Installation/Maintenance
Plant Turnaround/Maintenance
Hydro Excavation
Industrial Sandblasting & Painting Services
Flowback Services
Construction of Flowback & Gathering Lines (less than 6” diameter)
Drilling Water Wells at Oilfield Locations
Plug & Abandonment Contracting
Over the Hole: Repair – No Welding or Critical Components
Down Hole: Wireline Contractors – Fishing and Wireline Logging

**Manufacturers & Distributors**
Oilfield Equipment Manufacturing– New Only; No Used/Refurbished Equipment
Oilfield Surface Equipment Sales or Rental – New Only; No Used/Refurbished Equipment
Down Hole: Sales/Manufacture/Distribution of Oilfield Surfactants & Lubricants
Down Hole: Sales/Rental of New Equipment – No Critical Components

**Vacant Land** with Oil and Gas Wells

**Automatic Declines**

**Professionals & Consultants**
Construction/Project Management
Design/Build – Petrochemical Facilities, Plants, Refineries
Geotechnical/Foundation Engineering
Oilfield Staffing Agencies
Oilfield Consultants – Site Safety
Oilfield Consultants – Instruct, direct, supervise, and/or hire/fire well site personnel.
Offshore – Up to 10% of total revenues acceptable on professional exposures only.

Contractors
Over the Hole/Down Hole Exposures – Not Otherwise Specified
Drill Pipe and/or Tubular Goods Exposures
BOP Exposures
Acidizing Contractors
Cementing Contractors
Swabbing Contractors
Fracking Contractors
Perforating Contractors
Pipeline Construction

Submission Requirements:

Acord Application

Oil and Gas Supplemental Application

5 Years loss history

Applicant Resume