

# ENVIRONMENTAL PACKAGE POLICY

Streamlined Coverage Solutions for Contractors, Consultants & Engineers in the Environmental Industry



## Targeted Business Classes

- ▶ Environmental contractors performing services such as:
  - Remediation or abatement of pollutants (asbestos, lead, mold)
  - Installation, removal or cleaning of aboveground storage tanks or underground storage tanks
  - Clean up and restoration of water or re damaged premises
- ▶ Environmental consultants and engineers performing services such as Phase I, II, III environmental assessments, environmental lab analysis and environmental permitting
- ▶ Alternative energy contractors and consultants (solar, wind, geothermal, bio-diesel)

## KEY POLICY FEATURES

### **Contractors Pollution Liability**

- ▶ Coverage is provided for emergency response expense, including expenses incurred by the Insured's employees
- ▶ Coverage provided for pollution at a non-owned property used to store equipment during a project
- ▶ Coverage is provided for temporary storage of asbestos waste at the Insured's property
- ▶ Coverage is provided for contingent transportation of the Insured's waste hauled by a thirdparty carrier
- ▶ Coverage is provided for fines, penalties, punitive, exemplary or multiplied damages where allowed by law
- ▶ Coverage is provided for work performed by or on behalf of the named insured, including the insured's liability for work performed by subcontractors

### **Professional Liability**

- ▶ Coverage is provided for professional services performed by or on behalf of the named insured, including the insured's liability for professional services performed by subcontractors
- ▶ Coverage is provided for recommendations made for site selection, transportation, disposal, or treatment of pollutants

## PRODUCT FEATURES

- ▶ Up to \$5 million in Limits
- ▶ Typical enhancements include additional insured, waiver, mold and transportation pollution liability
- ▶ Follow-form Excess and Business Auto policies are available with the package policy
- ▶ Additional enhancements are available via endorsement, including, but not limited to:
  - ▶ Employee Benefits Liability
  - ▶ Per Project Aggregate
  - ▶ Hired and Non-Owned Auto Liability
  - ▶ Stop-Gap
  - ▶ Non-Owned Disposal Site Liability Coverage
  - ▶ Bailment Coverage for Restoration Contractors
  - ▶ Sudden and Accidental Premises Pollution Liability Coverage