



Successful Environmental Insurance Placement Strategies



Presented By:

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ENVIRONMENTAL CONSULTANTS PROFESSIONAL LIABILITY

Customer Profile - Coverage for any consultant who may have an environmental exposure as a result of services rendered.

Policy Highlights:

- All services provided by the insured are covered
- Claims made policy
- Broad policy form
- Defense within the limits of liability
- Can be written on project specific or owner controlled basis
- Premium as low as \$1,500 limits to \$50,000,000

Other Coverage Enhancements:

- Contractors pollution liability can be endorsed on claims made or occurrence basis
- Punitive damages coverage
- Innocent insured coverage
- Coverage for liability imposed by environmental laws
- Project coverage up to a five year term

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CONTRACTORS POLLUTION LIABILITY

Customer Profile - all classes of contractors are eligible for coverage(s).

Policy Highlights:

- All activities of insured covered
- Sudden and gradual pollution coverage
- Blanket additional insured coverage
- Can be written on an occurrence basis or owner controlled form
- Premiums can be as low as \$1,500
- Deductible as low as \$2,500
- Limits to \$50,000,000

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CONTRACTORS POLLUTION LIABILITY

Other Coverage Enhancements:

- Transportation by or on behalf of the insured
- Non-owned disposal site coverage
- Professional liability coverage for insured's services or supervisory and oversight liability
- Insured site/yard can be covered for pollution liability
- Combination forms - contractors pollution liability can be written with a general liability policy under a combined single limit as well as stand-alone.



SITE SPECIFIC

Customer Profile - any location that may have materials onsite which could create the necessity for onsite cleanup, or third party bodily injury, or property damage claims. Possible groups can include manufacturing, landfills, utilities, healthcare, warehousing, treatment storage disposal facilities (TSDFs), agriculture, sites with storage tanks, research facilities, laboratories, universities and general industry.

Pollution Legal Liability

Policy Highlights:

- Claims made policy
- Sudden and gradual coverage for any third party liability claims including defense (within policy limits)
- Can be tailored to have no retroactive date
- Locations to be covered are scheduled in the policy
- Policy has broad definition of environmental impairment
- Premiums as low as \$5,000
- Limits as high as \$50,000,000
- No minimum premiums for tank sites

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SITE SPECIFIC

First and Third Party Pollution Liability

Policy Highlights:

- Policy includes all coverage(s) outlined above
- Also includes trigger for discovery of onsite release
- Covers all expenses for claims, investigation, adjustment and defense
- Defense is within policy limits
- Onsite third party BI/PD

Other Coverage Enhancements

- Transportation by or on behalf of the insured
- Non-owned disposal site

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SITE SPECIFIC

Remediation Programs

Policy Highlights:

- Caps costs for remediation projects
- Self insured retentions in excess of project estimates
- Brownfields restoration can be covered **Lender Liability/Property Transfer**

Policy Highlights:

- Protects against losses resulting from pollution incidents
- Insures sellers for divestitures or purchases of property for buyers and lenders

Closure/Post Closure

Policy Highlights:

- Coverage for state/federal financial assurance associated with closure of specified sites

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TRANSPORTATION

Customer Profile - any insured who has vehicles that carry any material which if spilled, could be deemed as environmentally damaging. Such an incident would be excluded from standard auto coverage.

Policy Highlights:

- MCS 90 endorsement
- Sudden and accidental pollution coverage
- Upset and overturn, loading and unloading covered
- No minimum premiums
- Regulatory filings provided
- Various deductibles available
- Limits of \$10,000,000 available
- Other standard auto coverage(s) can be added

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PRODUCT LIABILITY

Customer Profile - any entity that manufactures, distributes or sells any product that could possibly create a bodily injury or property damage including claims involving pollution.

Policy Highlights:

- Policies can be written stand alone
- Certain risks may be written on an occurrence basis
- Products pollution liability can be covered as part of a general liability policy
- Vendors coverage available

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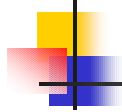


ENVIRONMENTAL CONTRACTORS & CONSULTANTS

APPLICATION CHECKLIST

- 1) COMPLETED ENVIRONMENTAL CONTRACTORS/ CONSULTANTS APPLICATION
- 2) COMPLETED ACORD GL APPLICATION (IF GL IS DESIRED)
- 3) CURRENT FINANCIAL STATEMENT (IF APPLICABLE)
- 4) RESUMES/QUALIFICATIONS OF KEY PERSONNEL
- 5) COPY OF SAMPLE CLIENT AND SUBCONTRACT AGREEMENT(S)
- 6) COPY OF CURRENT POLICY TO CONFIRM RETROACTIVE DATES (IF APPLICABLE)
- 7) TABLE OF CONTENTS FROM SAFETY PROGRAM (IF APPLICABLE)
- 8) CONFIRMATION OF LOSSES (5 YEAR LOSS RUNS PREFERRED)

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GENERAL CONTRACTORS POLLUTION FOR NON-ENVIRONMENTAL CONTRACTORS

APPLICATION CHECKLIST

- 1) COMPLETED CONTRACTORS APPLICATION
- 2) CURRENT FINANCIAL STATEMENT (IF APPLICABLE)
- 3) RESUMES/QUALIFICATIONS OF KEY PERSONNEL
- 4) COPY OF SAMPLE CLIENT AND SUBCONTRACT AGREEMENT(S)
- 5) COPY OF CURRENT POLICY TO CONFIRM RETROACTIVE DATES (IF APPLICABLE)
- 6) TABLE OF CONTENTS FROM SAFETY PROGRAM (IF APPLICABLE)
- 7) CONFIRMATION OF GL AND POLLUTION LOSSES (5 YEAR LOSS RUNS PREFERRED)

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SITE SPECIFIC POLLUTION WITH OR WITHOUT GENERAL LIABILITY

APPLICATION CHECKLIST

- 1) COMPLETED EIL APPLICATION
- 2) COMPLETED ACORD GL APPLICATION (IF GL IS DESIRED)
- 3) CURRENT FINANCIAL STATEMENT (IF APPLICABLE)
- 4) COPY OF CURRENT POLICY TO CONFIRM RETROACTIVE DATES (IF APPLICABLE)
- 5) TABLE OF CONTENTS FROM SAFETY PROGRAM (IF APPLICABLE)
- 6) CONFIRMATION OF GL AND POLLUTION LOSSES (5 YEAR LOSS RUNS PREFERRED)
- 7) COPIES OF ANY ENVIRONMENTAL REPORTS OR MONITORING DATA PREPARED ON THE SITE(S)

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CONTRACTORS POLLUTION INCLUDING TRANSIT POLLUTION

APPLICATION CHECKLIST

- 1) COMPLETED CONTRACTORS APPLICATION
- 2) CURRENT FINANCIAL STATEMENT (IF APPLICABLE)
- 3) RESUMES/QUALIFICATIONS OF KEY PERSONNEL
- 4) COPY OF SAMPLE CLIENT AND SUBCONTRACT AGREEMENT(S)
- 5) COPY OF CURRENT POLICY TO CONFIRM RETROACTIVE DATES (IF APPLICABLE)
- 6) TABLE OF CONTENTS FROM SAFETY PROGRAM (IF APPLICABLE)
- 7) CONFIRMATION OF GL, AUTO AND POLLUTION LOSSES (5 YEAR LOSS RUNS PREFERRED)
- 8) LIST OF VEHICLES USED WITH THE UNITS USED TO TRANSPORT POLLUTANTS SPECIFICALLY IDENTIFIED
- 9) LIST OF COMMODITIES TRANSPORTED (BROKEN DOWN BY PERCENTAGE)

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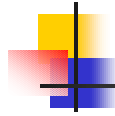


PRODUCT RELATED GENERAL LIABILITY

APPLICATION CHECKLIST

- 1) COMPLETED ACORD GL APPLICATION
- 2) CURRENT FINANCIAL STATEMENT (IF APPLICABLE)
- 3) COPY OF CURRENT POLICY TO CONFIRM RETROACTIVE DATES (IF APPLICABLE)
- 4) LIST OF ALL PRODUCTS MANUFACTURED AND/OR DISTRIBUTED INCLUDING APPLICABLE BROCHURES
- 5) CONFIRMATION OF GL AND POLLUTION LOSSES (5 YEAR LOSS RUNS PREFERRED)

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Environmental Insurance Markets

CONTRACTORS POLLUTION LIBAILITY	POLLUTION PROFESSIONAL LIABILITY	SITE SPECIFIC POLLUTION LIABILITY	PRODUCT POLLUTION LIABILITY	TRANSIT POLLUTION LIABILTY
SENECA	SENECA	SENECA		
ARCH	ARCH	ARCH		ARCH
XI	XI	XI	XI	XI
AIG	AIG	AIG	AIG	AIG
ZURICH	ZURICH	ZURICH		ZURICH
LIBERTY	LIBERTY	LIBERTY		LIBERTY
GULF	GULF	GULF	GULF	GULF
EVANSTON	EVANSTON	EVANSTON	EVANSTON	EVANSTON
AMERICAN SAFETY	AMERICAN SAFETY	AMERICAN SAFETY		AMERICAN SAFETY
CHUBB		CHUBB		
EVEREST	EVEREST			EVEREST
COLONY		COLONY		

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